CITY OF CORONADO
FINAL
HOUSING ELEMENT

Adopted by
City Council
March 1, 1994

Section One: Technical Housing Data

Section Two: Housing Policy Statement

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1.
INTRODUCTION

REGIONAL SETTING

Coronado is located on a narrow peninsula of land at the southwestern edge of San Diego County. Bounded on the west by the Pacific Ocean and the east by San Diego Bay, the community, which is more than 100 years old, is noted for both it's small town atmosphere and ocean resort environment. Commonly referred to as an island, there are only two automobile access routes to Coronado:

1. The Coronado Bridge (a component of State Highway 75) which links the City with urban San Diego County.

2. The continuation of State Highway 75, terminating in the City of Imperial Beach.

Exhibit 1 shows the regional setting of Coronado within the context of southern California. The City's regional setting in San Diego County is shown on Exhibit 2. The plan-area for the Housing Element is shown on Exhibit 3.

Of the incorporated communities in San Diego County, Coronado has the highest average land and dwelling unit values. This real estate market condition is caused in part by the City's proximity to the ocean and its island-like characteristics. Coronado is a popular tourist attraction and tourism is the City's major industry, followed by the military installations. In fact, Coronado provides a sharp contrast to North Island Naval Air Station in the northern portion of the City, and the less affluent cities to the east and south of the City. This contrast to the other cities is also evident when comparing median incomes. Coronado, in the 1980 Census, had the third highest household and family median incomes in San Diego County.

In conjunction with market values and median incomes, Coronado's housing stock is generally in good to very good condition. There are a number of houses that are historically important and some of those units have been restored. The most prominent historical structure in the City is the Hotel Del Coronado which is a National Historical Landmark.

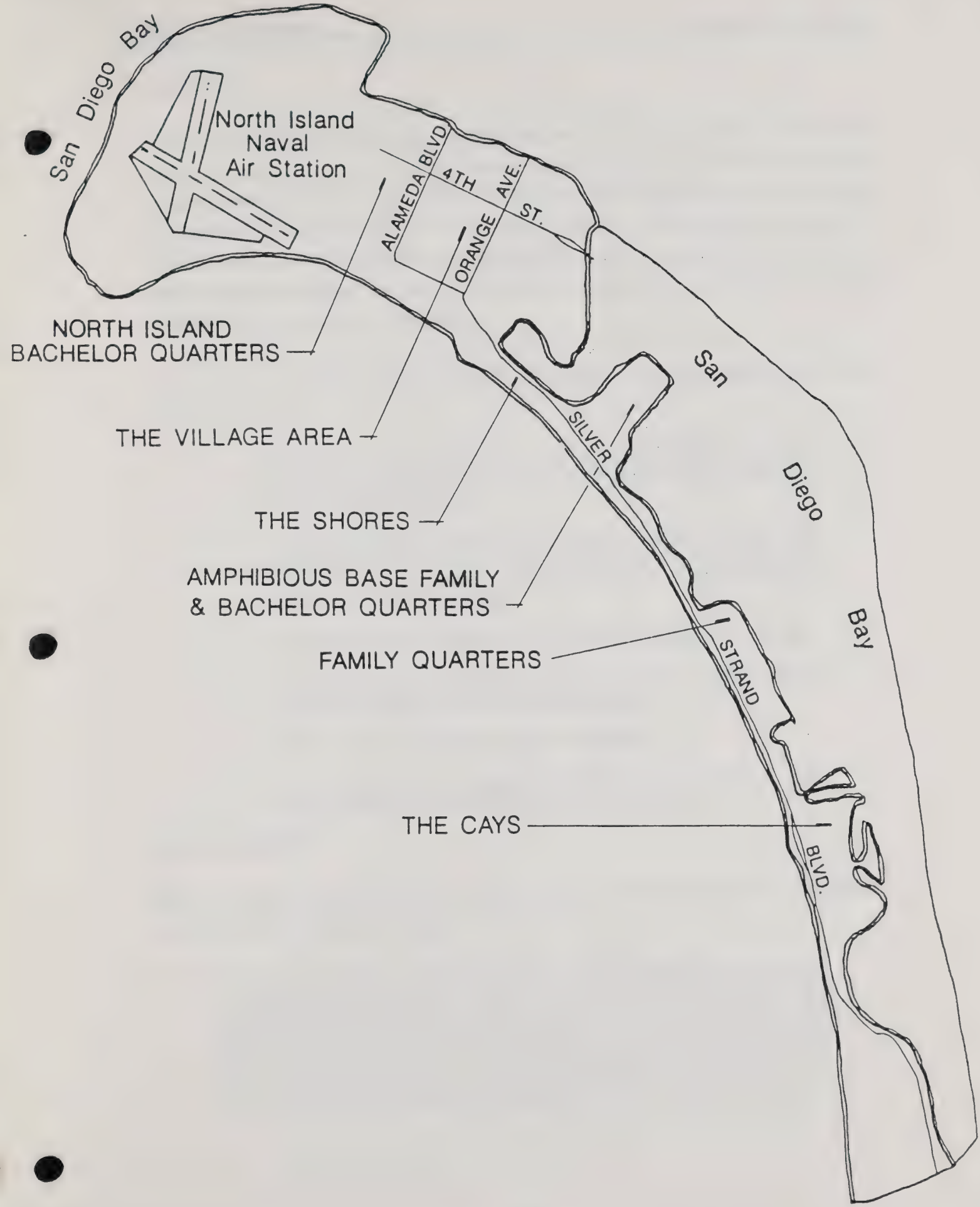
Regional Setting within Southern California
CORONADO HOUSING ELEMENT

NORTH

EXHIBIT 1

Regional Setting

Exhibit 2



Planning Area
CORONADO HOUSING ELEMENT

NORTH

EXHIBIT 3

OVERVIEW

In 1967, a housing element became the third mandated part of a General Plan. During the ensuing 15 years, numerous revisions were made to the required contents of community housing elements. In 1981, Article 10.6 of the Government Code was enacted and now describes the content requirements of local housing elements. This legislation, commonly referred to as the Roos Bill, requires that a local housing element include an assessment of housing needs; an inventory of resources and constraints; a statement of goals, policies and objectives; and a five-year housing program.

State law requires that the City's Housing Element to be updated by mid-year 1991. An updated element must:

1. Comply with the substantive requirements of current housing element law (Article 10.6 of the Government Code, comprised of Sections 65580-65589.5).

2. Include a review of the Housing Element adopted by the City Council in 1987; the review must encompass an evaluation of its effectiveness, progress in implementation, and appropriateness of goals, objectives and policies.

3. Incorporate a new five-year planning period covering 1991 to 1996.

4. Update existing and future housing needs based on the data prepared by the San Diego Association of Governments.

5. Provide current information on site availability.

6. Revise objectives and programs to reflect the new needs analysis and evaluation of previous objectives and programs.

BACKGROUND

One of the seven required elements of a general plan is the housing element. According to Article 10.6 of the Government Code:

> *The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The Housing Element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community.*

There are three subject areas that must be covered in a housing element including: 1) an assessment of housing needs and an evaluation of resources and constraints relevant to meeting these needs; 2) a statement of the community's housing goals, quantified objectives and policies; and 3) a housing program setting forth a 5-year schedule of implementation actions.

AUTHORIZATION

Housing elements were first mandated by legislation enacted about two decades ago in 1967. In 1977, "Housing Element Guidelines" were published by the State Department of Housing and Community Development (D/HCD). The "guidelines" spelled out not only the detailed content requirements of housing elements but also gave the D/HCD a "review and approval" function over this element of the General Plan. In 1981, the Roos Bill was passed, thereby enacting Article 10.6 of the Government Code. This bill, in effect, placed the guidelines into statutory language and changed the D/HCD's role from "review and approval" to one of "review and comment" on local housing elements.

The intent of this document is to establish appropriate new policy and to reaffirm existing goals, policies and priorities set forth four years ago in the 1987 document. The purpose of the Element is to produce new, updated information and to comply with the periodic updating requirements of Article 10.6.

General, statewide purposes of local housing elements are influenced by the legislative policy and intent of Article 10.6. Section 65581 contains the following declarations which describe the legislature's intent in enacting the most recent revisions to the housing element law:

> "(a) To assure that counties and cities will prepare and implement housing elements which, along with federal and state programs, will move toward the attainment of the state housing goal."
>
> "(b) To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the state housing goal, provided such a determination is compatible with the state housing goal and regional housing needs."
>
> "(c) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community."

"(d) The legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs."

The Housing Element is organized to present information according to the six principal topics listed below:

Part 1.	1.	Introduction
	2.	Progress Report
	3.	Housing Needs Assessment
	4.	Inventory of Resources and Constraints
Part 2.	5.	Statement of Goals, Objectives and Policies
	6.	Five-Year Housing Program

The first component is the assessment of housing needs which includes an analysis of the following factors:

1. Condition of the existing housing stock
2. Housing costs in relation to ability to pay
3. Housing needs of special groups
4. Population and employment trends and projections
5. Share of regional housing needs

The second component is the inventory of resources and constraints which includes an assessment of the factors listed below.

1. Land supply: residential acreage; availability of suitable residential sites
2. Availability and capacity of local public services and facilities
3. Residential land use and zoning controls
4. Building codes and enforcement
5. Site improvement requirements
6. Fees and other exactions required of residential developments
7. Local processing and permit procedures

8. Utilization of State and Federal housing programs

9. Land costs

10. Construction costs

11. Availability of financing

The third and fourth major components of a local housing element are described below:

1. "A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement and development of housing." (Section 65583 (a)) (emphasis added)

2. "A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of housing element through the administration of land use controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state subsidy programs." (Section 65583(a)) (emphasis added)

These two components are discussed in Section 2 of the 1991 Coronado Housing Element Update.

RELATIONSHIP TO OTHER ELEMENTS

The Housing Element is consistent with all of the other General Plan elements and is particularly related to the Land Use Element. Stated briefly below are the major aspects of interrelationship between the Land Use and the Housing Elements:

- √ Residential land use densities.
- √ Suitability of land for various housing types, densities and products.
- √ Amount of land allocated to residential land use.
- √ Goals and policies affecting housing and residential land characteristics.
- √ Preservation of existing neighborhoods and prevention of intrusion of multi-family developments in single-family neighborhoods.

2.
PROGRESS REPORT

INTRODUCTION

Section 65588(a) provides that each community shall review its housing element as frequently as appropriate, but at least once every five years. Such a review, according to State Department of Housing and Community Development, focuses on:

- √ Effectiveness of the element (Section 65588 [a][2]): A comparison of the actual results of the earlier element with its goals, objectives, policies and programs. The results should be quantified where possible (e.g., rehabilitation results), but may be qualitative where necessary (e.g., mitigation of government constraints).

- √ Progress in implementation (Section 65583[a][3]): An analysis of the significant differences between what was projected or planned in the earlier element and what was achieved.

- √ Appropriateness of goals, objectives and policies (Section 65588 [a][1]: A description of how the goals, objectives, policies and programs of the updated element incorporate what has been learned from the results of the prior element.

ELEMENT EFFECTIVENESS/RESULTS

The City's current Housing Element was adopted in 1987. Although adopted in 1987, the element covered the 5-year period from 1986 to 1991. During this time span, the following quantified results were attained:

- √ 5 housing units were rehabilitated.
- √ 55 households were assisted through the Local Rent Subsidy Program.
- √ 13 households were assisted through the Section 8 program.
- √ 664 housing units were added to the stock.

Coronado housing programs are summarized in Chart 1; the level of achievement for each planned action is denoted in the fourth column.

CHART 1
SUMMARY OF HOUSING PROGRAMS: 1987 HOUSING ELEMENT (1986-1991 TIME PERIOD)

Program	Funding	5-Year Goals	Level of Achievement
1. Community Development Block Grant	CDBG	N/A	On-going; updated annually
2. Section 8 Rental Assistance	Federal	Achieve 100% use of certificates	13 households receiving assistance, 12 are certificate holders.
3. Local Rent Subsidy Program	20% set-aside	Assist 50-100 households	55 households receiving assistance
4. CDBG Owner Rehabilitation Program	CDBG	Improve 10-15 units	5 units improved
5. CDBG Investor Rehabilitation Program	CDBG	Improve 10 units	No units improved
6. Condominium Conversion Ordinance	General Fund	City Council will decline application for conversion of rental apartments to condominiums unless City apartment vacancy factor exceeds 4%.	No conversions approved.
7. Affordable Housing Fund	In-lieu fees	Collect $2,100 per unit for developments of 20 units or more.	$890,000+ collected during life of program.
8. Code Enforcement	General Fund	N/A	On-going
9. Construct New Housing	Private Development	400 Units	664 units built
10. Fair Housing	General Fund	Refer complaints to appropriate agencies	On-going
11. Rent Level Study	CDBG	Complete concurrent with Housing Element	Completed

PROGRESS IN IMPLEMENTATION

The City's 1987 Housing Element contained 17 housing programs.

1. Housing Code Enforcement
2. Alley Housing Improvements
3. CDBG Owner Rehabilitation Program
4. CDBG Investor Rehabilitation Program
5. Housing Improvement Coordinator
6. Section 8 Existing Housing Program
7. City Housing/Rental Assistance Program
8. Apartment/Condominium Conversion
9. Rent Level Study
10. Mortgage Revenue Bond Program
11. Density Bonuses
12. Fee Waivers
13. Affordable Housing Fund
14. CDBG Program
15. Seniors Home Sharing
16. Equal Housing Opportunity
17. New Housing Construction

1. Housing Code Enforcement

The previous Housing Element advocated a transition from a reactive to a proactive code enforcement program to enhance housing conservation. This program has not been enacted due to staffing constraints and to continued improvement of the housing stock through the recycling process. The high housing values in Coronado have provided an incentive for many owners to remodel and often enlarge their units. Therefore, the condition of the housing stock has improved without any change to the code enforcement program.

2. Alley Housing Improvements

A quantified objective of five units per year was stated to improve alley housing units to meet code requirements. No data are available regarding the number of units rehabilitated. The code enforcement officer estimates that approximately five alley units have been brought up to code during the five year period. The City Council will be considering an ordinance amendment to permit legal non-conforming alley units to be upgraded, repaired, or added to if the non-conformity itself is not expanded. The intent is to preserve and improve this type of housing.

3. CDBG Owner Rehabilitation Program

The goal of rehabilitating 10-15 housing units through this program was not realized. During the past five years, five units were rehabilitated. Total expenditures were $104,973. In three of the five units, the head of the household was elderly. In one of the two remaining units, the head of the household was 60 years old. Since this program has been utilized, it will be continued during the next five-year program period. However, past numerical goals have been too ambitious in light of program participation.

4. CDBG Investor Rehabilitation Program

The goal of 10 units was not realized. No units were rehabilitated through this program, which has generated little interest in Coronado. The City will publicize this program in the next 12 months to generate interest. If no interest in the program is expressed, the funds will be reallocated to other programs.

5. Housing Improvement Coordinator

The 1987 Housing Element recommended that a housing coordinator be appointed to act as liaison with residents, County staff, and City staff. The position was to be funded through the CDBG program. This position was never implemented as CDBG funds were allocated to other housing programs. In the new housing program, a current staff member will be appointed as coordinator to expand outreach efforts. The progress made will be monitored and program effectiveness reported to the City Council within a 12-month period.

6. Section 8 Housing Assistance

The quantified objective was to utilize 100% of all housing certificates allocated to Coronado. These certificates are no longer allocated on a citywide basis. Twelve households are currently being served by the Section 8 housing certificates. Of these, eight are elderly and four are handicapped. One family is being served through the voucher program.

7. Condominium Conversion Ordinance

The City continued to implement Section 18.14.100(F) of the Subdivision Ordinance which provides that the City Council shall not approve an application for the conversion of rental apartments to condominium units if the apartment vacancy rate is less than four percent. No condominium conversions were approved during the five year period.

8. Rent Level Study

The City initiated a rent level study to establish the rate of rent increases since the 1980 Census and to compare Coronado's rental rates with surrounding communities. This study was completed concurrent with the 1987 Housing Element. The data will be used as a benchmark for comparison with 1990 Census data.

9. Local Rent Subsidy Program

The quantified objective for this program was to assist 50-100 households. Fifty-five households are currently receiving assistance. Forty-seven are low-income households and eight are very low-income households. Thirty-three households are elderly, six are disabled, and sixteen are families. The majority of the assisted households (37) occupy one-bedroom units.

10. Mortgage Revenue Bond Program

The previous Housing Element indicated a commitment to explore mortgage revenue bonds as a source of funds for affordable housing construction. This did not prove to be feasible because no affordable housing project was proposed and one is needed prior to issuing mortgage revenue bonds. The City will retain, as a policy, support of a MRB program and development of an affordable housing development.

11. Density Bonus

The City has not yet enacted procedures for implementing AB1151. The City will develop procedures to implement this State law. During the past five year period, no density bonus proposals have been submitted to the City.

12. Fee Waivers

The fee waiver was intended to be applied on a project by project basis. No affordable housing developments have been proposed. The City's policy for fee waivers has been clarified and also would be incorporated in the density bonus housing ordinance. The new policy is stated on page 5-4.

13. Affordable Housing Fund

An in-lieu fee of $2,100 per unit to be used for affordable housing purposes has been collected from all developments of 20 units or more. **When the Housing Element update was initiated in 1989, there was $893,566 in the affordable housing fund. The fund was not allocated to an affordable project during the past housing element review period as none were proposed. The new 5 year housing program incorporates the use of this fund to facilitate an affordable housing development on surplus school property or other appropriate sites, or affordable rental assistance programs or other projects which may arise.**

14. CDBG Program

The City continued participation in the CDBG program during the five year period. Projects that were funded through this program included the Owner Rehabilitation Program, the Investor Rehabilitation Program, and Architectural Barrier Removal Program to assist handicapped persons. While the barrier removal program can be utilized to improve access in residential units, the funds for this fiscal year were used to provide handicapped access to the senior center.

15. Senior Home Sharing

The potential for developing a senior home sharing program in Coronado was not explored due to staffing constraints. **The responsibility for determining whether this program should be instituted has been assigned to the Community Development Department in the new 5-year housing program. A report will be transmitted from the Community Development Department to the Planning Commission and City Council.**

16. Equal Housing Opportunity

A commitment was stated to develop procedures to refer persons with housing complaints to appropriate agencies in San Diego. A list of agencies, together with telephone numbers, is maintained by the Community Development Department. The senior planner instructs each staff member in the proper use of this information. In addition, the City makes available at the public counter a fair housing handbook. This handbook is published by the Heartland Human Relations Commission.

New Housing Construction

The City met its goal of constructing 400 units, largely due to the build-out of the Cays. Altogether 664 housing units were added to the housing stock through new construction and annexation. Table 16 (page 4-13) provides a year-by-year summary of housing units added to the stock.

APPROPRIATENESS OF GOALS, OBJECTIVES AND POLICIES

The updated Housing Element builds upon the foundation provided by the goals, objectives and policies of the 1987 Housing Element. The 1993 Housing Element focuses on the following:

1. Continuation of rehabilitation programs financially supported by the Community Development Block Grant Program.
2. Continuation of the Local Rent Subsidy Program.
3. Continuation of the Section 8 program.
4. Expanded outreach efforts for existing housing programs.
5. Revisions to the in-lieu fee program.
6. Utilization of the Affordable Housing Fund.
7. Consideration of mixed-use land use policies to encourage affordable housing development.

ANNUAL PROGRESS REPORT

Government Code Section 65400 requires each city and county planning agency to provide an annual report to the legislative body on the status of the local general plan and progress in its implementation. Chapter 1441 of the Statutes of 1990 (SB 2274) added that this annual report must include "the (locality's) progress in meeting its share of regional housing needs determined pursuant to section 65584." The reports on progress toward meeting regional share would be appropriate to include in this part of the housing element, according to the State Department of Housing and Community Development. The City has facilitated the development of 180 affordable housing units which contribute significantly to meeting the City's share of regional housing needs. The City should add this housing-related progress statement to the General Plan annual report.

3.
HOUSING NEEDS ASSESSMENT

INTRODUCTION

This section of the updated Coronado Housing Element contains a needs assessment. Four subjects are discussed in the needs assessment, consisting of the following:

- Condition of the housing stock
- Housing needs of households now residing in Coronado
- Special housing needs
- Projected need for new housing construction

HOUSING STOCK CONDITION

Introduction

This sub-section of the housing needs assessment describes the condition of the existing housing supply. The analysis of housing conditions and associated improvement needs is specifically required by the California planning law; i.e., Section 65583(a)(2) which calls for an analysis of housing characteristics including "housing stock condition".

Housing Stock Characteristics

Coronado's housing stock consists of an estimated 9,145 dwelling units according to the April 1990 Census. The stock contains primarily single family detached and large multi-family structures. Basic stock characteristics are presented in Table 1.

More detailed statistics on the housing stock characteristics are presented in Table 2, including housing type by tenure. According to the 1990 Census, there is a 50%/50% split in terms of the owner- and renter-occupied stock. The 1990 Census reports that there are only five mobile homes located within the City. As noted in Table 2, most owners reside in one-unit detached structures or single family homes. The data also indicate that the largest number of renters also live in single family structures.

TABLE 1
CITY OF CORONADO
HOUSING STOCK COMPOSITION -- 1990

Housing Type	Number of Housing Units	Percentage Distribution
Single Family		
Detached	4,344	47.5%
Attached	821	9.0%
Multi-Family		
2 to 4	679	7.4%
5 plus	3,175	34.7%
Mobile Homes	5	0.1%
Other	121	1.3%
	9,145	**100.0%**

Source: 1990 Census of Population and Housing.
Table construction by Castañeda & Associates.

TABLE 2
CITY OF CORONADO
TENURE BY UNITS IN STRUCTURE — 1990

Units in Structure	Owner Occupied	Renter Occupied	Vacant Units	Total Units
1, detached	2,665	1,298	381	4,344
1, attached	288	387	146	821
2	14	183	8	205
3 or 4	42	388	44	474
5 to 9	51	480	29	560
10 to 19	148	403	61	612
20 to 49	37	184	209	430
50 or more	383	259	931	1,573
Mobilehome	3	2	----	5
Other (houseboats)	44	68	9	121
	3,675	**3,652**	**1,818**	**9,145**

Source: 1990 Census of Population and Housing.
Table construction by Castañeda & Associates.

A large number, 1,818 housing units, were classified as vacant in 1990. The "vacancy status" is summarized below:

Reason for Vacancy		Number of Housing Units
√	For Rent	440
√	For Sale Only	127
√	Rented or Sold, not occupied	100
√	For seasonal, recreation or occasional use	1,076
√	Other Vacant	75
		1,818

Housing was constructed primarily in three time periods: pre-1940 (now more than half century old); the 50's decade; and during 1970-1979. The age of the City's housing stock is summarized in Table 3.

TABLE 3
CITY OF CORONADO
YEAR STRUCTURE BUILT

Year	No. of Units Built	Percentage Distribution
1980-89	1,354	14.8%
1970-79	2,800	30.6%
1960-69	1,073	11.7%
1950-59	1,239	13.5%
1940-49	953	10.4%
Pre-1940	1,726	18.9%
Total:	**9,145**	**100.0%**

Source: 1990 Census of Population and Housing, Summary Tape File 3, "Year Structure Built".

Table construction by Castañeda & Associates.

Condition of the Existing Housing Stock

1981 Housing Condition Survey

In November 1981 a survey of housing conditions was completed in the City with the exception of Coronado Shores and the Cays complexes. That survey disclosed that 370 housing units definitely needed rehabilitation and another 1,465 dwellings had some problem areas that might require correction. These two categories amounted to 4.2% and 17.1% of the housing stock, respectively.

Housing Condition Trends

Since 1981 housing condition trends have been tracked. Planning and code enforcement staff indicate that the number of units needing rehabilitation is declining as older units are remodeled or being replaced with new housing. Given the lack of vacant land and the high cost of land in Coronado, many owners have elected to remodel. From 1988-March 1991, 80 units were demolished. Data for 1987 are currently being transferred to microfilm and are unavailable. The locations of the demolished units are shown in Table 4. This table indicates that the majority of demolitions have occurred in areas identified in the 1981 survey as having units potentially or definitely needing rehabilitation.

Besides Coronado's "legal" housing supply, there are auxiliary structures (most often garages) which have been transformed into residential units. Usually, it is difficult to determine whether a garage is being used as a housing unit. Valid indicators of such use include window dressing, postal service accommodations, excessive and patterned exits/entries, and visitors. A major concern of these bootleg units is that they often are in violation of city building and safety codes. The code enforcement officer indicated that illegal units continue to be a primary code enforcement problem with the majority of such units occurring between C and E Streets.

Still another local concern is alley housing development. Over the years, some housing units have been constructed in the rear portion of legal lots and fronting onto alleys. Many of these alley units were legally constructed during World War II to help accommodate the influx of military personnel.

TABLE 4
CITY OF CORONADO: DEMOLITIONS -- 1988 - 1991

1991 — 19 units

339 Palm Avenue
445 G Avenue
211 Orange Avenue
1705 San Luis Rey Avenue
1112 Second Street
175 D Avenue
25 Green Turtle
731 Adella Avenue
336 Palm Avenue
1108 Second Street
1522 Fourth Street
1414 Orange
(Carriage House)
512 Pomona Avenue
441 G Avenue
209 Orange Avenue
1110 Second Street
753 B Avenue
149 Alameda Boulevard
451 I Avenue

1990 — 22 units

641 Country Club
531 I Avenue
815 Margarita
229 Orange
717 C Avenue
757 F Avenue
614 3rd Street
716 8th Street
330 D Avenue
544 Glorietta
337 I Avenue
332 Palm
240 E Avenue
817 B Avenue
700 Country Club
305 D Avenue
626 2nd Street
763 F Avenue
800 F Avenue
309 C Avenue
321 Alameda
627 Margarita

1989 — 26 units

835 Margarita
432 E Avenue
519 B Avenue
344 H Avenue
319 H Avenue
321 I Avenue
132 G Avenue
651 Pomona
416 B Avenue
457 G Avenue
459 G Avenue
461 G Avenue
731 H Avenue
1630 Miguel
760 E Avenue
708 Margarita
733 H Avenue
758 E Avenue
639 I Avenue
875 Alameda
436 B Avenue
438 B Avenue
635 I Avenue
301 Ocean Blvd.
262 A Avenue
938 D Avenue

TABLE 4 *continued*
CITY OF CORONADO: DEMOLITIONS -- 1988 - 1991

1988 — 30 units

835 Margarita Avenue
375 J Avenue
415 Alameda Avenue
1111 Isabella Avenue
557 H Avenue
862 J Avenue
242 Orange
949 F Avenue
951 F Avenue
1630 Miguel Avenue
340 F Avenue
644 H Avenue
820 F Avenue (2 units)
609 C Avenue
930 Pomona Avenue
1124 Loma Avenue
424 B Avenue
200 A Avenue
375 J Avenue
276 J Avenue
1516 Glorietta Boulevard
659 Margarita Avenue
844 B Avenue
464 F Avenue
876 B Avenue (3 units)
760 I Avenue
555 H Avenue

It is estimated that there are about 1,000 to 1,200 dwellings existing on alleys. In some instances, this development is substandard and blighted. The City is presently considering an ordinance to permit the upgrading of non-conforming units as an incentive to promote the improvement of alley housing. **The proposal is scheduled for Council review by February 1994.** The development of new alley housing development has been eliminated by the recent addition of a code section prohibiting a lot from fronting on an alley. Specifically, Section 18.12.050 states: "Every lot shall front on a dedicated street or street offered for dedication."

1991 Housing Reconnaissance Survey

In May 1991 a field reconnaissance survey was conducted to generally assess the condition of housing in those blocks which had an identified need per the survey completed a decade ago in 1981. Altogether 19 blocks were surveyed to determined the type and condition of housing. The area containing the majority of the surveyed blocks is bounded by Seventh Street, G Avenue, Ninth Street, and A Avenue. The field surveys in this area and additional blocks (#s 171, 124, 34, 9 and 6) confirmed the dramatic decrease in substandard housing conditions.

Generally speaking, there were not a large number of bootleg housing units in the alleys. Many of the substandard conditions were found in accessory structures not the main living units. A few bootleg housing units and bungalows were in need of rehabilitation. Within the survey area, it is estimated that 30-35 housing units are in need of rehabilitation and another 3-5 are in need of replacement. The survey area encompassed the residential blocks most likely to have housing quality problems. An extrapolation of the conditions in these areas to the balance of the City would result in an estimate of 50 to 60 housing units in need of rehabilitation and 6 to 10 in need of replacement.

The estimates of housing units needing rehabilitation and replacement are based on the survey of exterior conditions only. It may be possible that some units categorized as needing rehabilitation actually should be replaced based on the prevalence of inferior conditions which could be identified by a review of interior conditions.

HOUSING ASSISTANCE NEEDS

Introduction

This section of the housing needs assessment is concerned with the households now residing in Coronado. Pursuant to California planning law, the assessment focuses on the households whose housing costs exceed ability-to-pay.

These needs are generated when housing costs exceed ability to pay for shelter. The term housing assistance refers to the need for financial assistance to bridge the gap between housing costs and economic capabilities. The assessment of housing assistance needs is based on the following requirements established Statewide for local housing elements:

> ... a quantification of the locality's existing and projected housing needs for all income levels. (emphasis added, Section 65583(a)(1)
>
> Analysis and documentation of household characteristics, including level of payment compared to ability to pay ... (emphasis added, Section 65583(a)(2))

Four factors are examined when considering Coronado's housing assistance needs:

1. Ability-to-pay for housing
2. Income groups by tenure residing in Coronado
3. Housing costs as a percentage of income by income and tenure
4. Number of households (owner and renter) by income groups whose housing costs exceed ability to pay

Ability-To-Pay Measures

Ability-to-pay for housing, of course, varies as a function of income. The general rule-of-thumb used in the past was that housing costs were excessively burdensome when they consumed 25% or more of a family's income. Now several State and Federal programs have different standards. The general standard or rule of thumb is that no more than 30% of income should be expended on housing costs by lower income households.

Household Characteristics

Housing needs as understood conventionally refer to the needs of households or of those persons who occupy a housing unit. This definition does not recognize the persons residing in group quarters or other similar accommodations. Consequently, the estimated needs for Coronado include only those persons who reside in households (i.e., an occupied housing unit). For Coronado, this is significant since about 37% of the total population live in group quarters, according to the 1990 Census.

Income Limits

The U.S. Department of Housing and Urban Development (HUD) estimates "area median family income". A set of factors is used to calculate income limits by "family" size. In HUD regulations, family has the same meaning as household. These income limits are used to categorize households by income. The same circumstances apply to the moderate income level: HCD multiplies HUD's area median family income by a set of factors to determine a set of moderate income limits by household size. The 1991 San Diego County median income was $41,300.

- √ Very Low Income Households: Those households whose income is not more than 50% of the region's median income, adjusted for household size. ($0-$20,650 in 1990.)

- √ Other Low Income Households: Those households whose income is between 50% and 80% of the median income. ($20,651-$33,040 in 1990.)

- √ Moderate Income Households: Those households whose income is between 80% and 120% of the region's median income. ($33,041-$49,560 in 1990.)

- √ Above Moderate Income: Those households whose income is more than 120% of the region's median income. (Over $49,561 in 1990.)

Table 5 presents the detailed income limits by category per the RHNS for the year 1991.

TABLE 5
INCOME LIMITS BY CATEGORY
REGIONAL HOUSING NEEDS STATEMENT
SAN DIEGO REGION -- 1991

Income Category	Limit By Size 1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Very Low	$14,450	$16,500	$18,600	$20,650	$22,300	$23,950
Low	$23,150	$26,450	$29,750	$33,050	$35,700	$38,350
Moderate	$34,680	$39,600	$44,640	$49,560	$53,520	$57,480

Source: U.S. Housing & Urban Development, Income Limits, February 1991. Based on median income of $41,300.

Overpayment

The income distributions of Coronado's households are presented in Tables 6 and 7. The first table shows the households income distribution by various intervals -- e.g., 0-$9,999 to $50,000+. The second table indicates the number of households within each major income group based on the San Diego County median income. As noted in Table 7, there are an estimated 30% of all the City's households in the very low and low income groups.

Estimates of the owner and renter households that are "overpaying" are based on the rates existing at the time of the 1980 Census. Then 1,783 households were overpaying with 12% owners and 88% renters. There are now in 1990, an estimated 1,915 households that may be overpaying based on the household growth between 1980-1990.

TABLE 6
CITY OF CORONADO
HOUSEHOLD INCOME DISTRIBUTION -- 1990

Income Group	Number of Households	Percentage Distribution
$0-9,999	452	6.2%
$10,000 - $14,999	331	4.5%
$15,000 - $24,999	817	11.1%
$25,000 - $34,999	907	12.4%
$35,000 - $49,999	1,331	18.1%
$50,000 and up	3,495	47.7%
	7,333	100.0%

Source: 1990 Census of Population and Housing, Summary Tape File 3, "Household Family and Nonfamily Income in 1989".

Table construction by Castañeda & Associates.

TABLE 7
CITY OF CORONADO
HOUSEHOLD INCOME DISTRIBUTION BY GROUP -- 1990

Income Group	Number of Households	Percentage Distribution
Very Low	988	13.5%
Low	884	12.1%
Moderate	1,261	17.2%
Above Moderate	4,200	57.2%
	7,333	**100.0%**

Source: Based on a median income of $35,022 for the San Diego region per the 1990 Census.

Table construction by Castañeda & Associates.

SPECIAL HOUSING NEEDS

These needs refer to special household types residing in Coronado. Under present planning law, six household types are included within the meaning of special housing needs. These include:

- √ Handicapped
- √ Elderly
- √ Large Families
- √ Farmworkers
- √ Families with Female Heads of Household
- √ Families and Persons in Need of Emergency Shelter

In addition, overcrowded households are similar to large family households and fall within the meaning of the special needs analysis. The military population also can be considered as a special needs category.

Handicapped

The information on handicapped housing needs is difficult to obtain. The census data are limited to work/transportation related disabilities. The Department of Health and Human Services estimates that 10% of the total population in the United States is handicapped. Applying the national figures to the Coronado's 1990 population would result in an estimate of 2,654 handicapped persons. Current data on the income and tenure of handicapped households are unavailable.

The Federal Rehabilitation Act of 1973, Section 104.3 (j) defines a disabled person as "any individual who has a physical or mental impairment which substantially limits one or more major life activities, has record of such an impairment, or is regarded as having such a impairment". The housing needs of handicapped households include, but are not limited to:

- Special design features to enhance housing accessibility.
- Financial housing assistance to bring housing costs within the ability to pay.

The two most prevalent housing needs for persons with disabilities are *accessibility and affordability*. Individuals who are mobility impaired usually need housing that can accommodate wheelchairs or have level entry ways and no interior or exterior stairs.

This State Department of Rehabilitation was contacted to determine whether that agency maintains city specific data on handicapped persons. The State Department staff indicated that assumptions could not be made from their client base as it represents only a portion of the handicapped individuals in each community. The Department provides vocational rehabilitation to disabled youths and adults. The client base changes frequently and their housing needs vary greatly, depending on the disability. That agency suggested a guideline of approximately 10% handicapped in any given population. (The 1990 Census reported that 11.4% of the City's population 16 years and over had a mobility or self-care limitation.)

The State Rehabilitation Institute also was contacted regarding handicapped data. That agency provides out-patient rehabilitation and adult daycare. No data are kept on a city specific basis.

In 1985, the State of California adopted building regulations that required any privately funded development with five or more units of multi-family rental housing to include handicapped adaptability features for all accessible (ground floor) units. Until 1989, developers could apply for a hardship exemption if a maximum of $650 per unit was spent in adapting units for handicapped access. Many developers applied the required funds to only one aspect to accessibility, such as an exterior ramp, but failed to take into account interior design. Required interior and exterior modifications cannot be accomplished at a cost of $650 per unit.

Last year, Title 24 of the California Code of Regulations was amended to repeal the cost cap. It is now more difficult to obtain a hardship exemption. The developer must show that the handicapped requirements cause the project to become financially infeasible or must provide that the modifications would necessitate the removal of major structural elements.

A comprehensive inventory of funding sources has been included in Technical Appendix A. Most of these sources cannot be feasibly implemented in Coronado due to high land costs; lack of developer interest; and the priority criteria of State HCD programs such as the Low Income Housing Tax Credit Program and Rental Housing Construction Program.

Elderly

Based on the 1990 Census, an estimated 29.5% of all the City's households have a person 65 years of age or older as the head of household. Data on the age of the householder by tenure are incorporated in Table 8. The table reveals the majority of elderly households are homeowners — 71.5%. Indeed, the home ownership rate among senior households is much higher than that of non-elderly households which is only 41%. According to the 1990 Census, 68% of the senior renter households allocate 30% or more of their income on housing costs.

Although seniors do experience rental assistance needs, a large variety of age groups occupy rental housing in Coronado. Elderly housing needs include affordability. In addition, home sharing programs may be of assistance to senior homeowners living alone as well as special design features to accommodate physical disabilities in new and rehabilitated housing.

The spectrum of housing suitable to meet the needs is wide given the diversity of this population group and the fact that in the future there will be a larger "older old" group. Usually, thresholds of new development minimums for senior housing range between 120-150 or more units. For senior projects, a critical factor is the necessity for having a project size large enough to support the provision of appropriate services, including property management, recreation and other staff services. The typical services include:

- √ Management staff on board 24-hours a day
- √ Social/recreational programs
- √ Van transportation (i.e., staffing, insurance, gasoline, etc.)
- √ Emergency call signals in each unit
- √ Connection with social service providers

Usually, projects of 120 to 150 units require 1.5 to 2.0 acres of land. Currently, there are no vacant parcels of this size in Coronado. In addition, the need to assemble enough sites poses a physical constraint to the development of affordable senior housing.

However, there are examples of smaller senior projects in California such as a 20-unit project in Healdsburg and a 70-unit development in Los Alamitos. The City will continue to meet senior needs through existing programs such as Section 8, local rental subsidy and seniors home sharing and also through new development.

Technical Appendix B provides examples of other senior housing options that, while nonetheless difficult to implement in Coronado, would be continually monitored to detect feasible development opportunities.

TABLE 8
CITY OF CORONADO
AGE OF HOUSEHOLDER BY TENURE — 1990

Age of Householder	Owner Occupied	Renter Occupied	Total Households	Percentage Disrtribution
15 to 24	13	241	254	3.5%
25 to 34	182	1,150	1,332	18.2%
35 to 44	562	964	1,526	20.8%
45 to 54	616	395	1,011	13.8%
55 to 64	755	286	1,041	14.2%
65 to 74	967	305	1,272	17.4%
75 years +	580	311	891	12.1%
	3,675	**3,652**	**7,327**	**100.0%**

Source: 1990 Census of Population and Housing.
Table construction by Castañeda & Associates.

Family/Large Households

Large households are defined as those households with five or more persons. In 1990, Coronado had 7,327 total households, of which 464 were large households, accounting for 6.3% of the City's total households. The tenure distribution of large family households is 46% owners and 54% renters. Refer to Table 9 for the City's household size distribution.

TABLE 9
CITY OF CORONADO
HOUSEHOLD SIZE DISTRIBUTION — 1990

Household Size	Owner Occupied	Renter Occupied	Total Households	Percentage Disrtribution
1	851	1,233	2,084	28.5%
2	1,779	1,240	3,019	41.2%
3	495	501	996	13.6%
4	336	428	764	10.4%
5+	214	250	464	6.3%
	3,675	**3,652**	**7,327**	**100.0%**

Source: 1990 Census of Population and Housing.
Table construction by Castañeda & Associates.

Large family households require sufficient space to meet functional housing needs such as enough room for sleeping, studying, food preparation and the like. Another indicator of this space need is overcrowded households. However, only about 2% of the City's households were overcrowded and about 1% were severely overcrowded.

Some large family renter households also may need rental assistance. Through the Section 8 and Local Rent Subsidy programs, the City plans to assist 125 households; one segment of the population that could be assisted by these programs are large families.

Farm Workers

The farmworker households in San Diego County have needs for affordable housing in both existing and new housing. Because of the City's development pattern and employment base, the number of households with one or more persons employed as a farmer or in the agricultural industry is expected to be low.

The number of farm workers in the San Diego Region is difficult to estimate due to the number of undocumented residents. A large number of farm workers account for a significant number of the homeless population, many of whom can be found in the hills and canyons of the North County. In 1980, the Agriculture/Forestry/Fisheries and Mining industries accounted for 2.3% of the Coronado's total work force. SANDAG estimates show that in 1988 the City had approximately 0.1% of its workforce employed in these industries. The 1990 Census indicates that an estimated .6% of the population are employed in the Agriculture/Forestry/Fisheries and Mining industries.

The needs of farmworkers, to the extent they exist in the City, can be met by the existing stock. It is assumed that many farmworkers have low incomes. The needs of these latter farmworkers have already been considered among the existing low income households.

Female Headed Households

The number of female headed households with children has decreased since 1980. In 1980, the City had 387 female-headed households with one or more children, accounting for 5.7% of the City's total households. The number and percentage of female householders with children has decreased to 280 or 3.8% of all the City's households. The 1990 Census data for all female householders are noted below:

√	One person female householder	1,296
√	Two person family female householder — with related children: 280 — with no related children: 270	550
√	Nonfamily female householder	236
		2,082

Female householders account for 28% of all the households in Coronado (2,082 ÷ 7,327). Significantly, there are 1,296 female households living alone (18%) of the total households residing in Coronado. This characteristic is additionally reflected by the 966 widowed females as reported by the 1990 Census.

Housing needs of the female households include affordability, proximity to services, and access to all housing opportunities. These needs are addressed by the programs included in the Housing Element which seek to reduce housing costs and expand on the range of housing opportunities in the City. Homesharing is another program included in the Housing Element which will be reviewed by the Senior Affairs Commission. This program may be helpful in the City because there are almost 1,000 widowed females residing in Coronado.

Families and Persons in Need of Emergency Shelter

Legislation signed into law in September 1984 indicates that the "special needs" analysis must include the "homeless" and need for emergency shelter. The "homeless" refers to persons and/or families who are without shelter because of economic and/or domestic circumstances. Such persons and families may live in campers, motels, and other temporary accommodations.

A Profile of San Diego County's Homeless Population, prepared by the Regional Task Force on the Homeless; (May 1990), indicates that the majority of San Diego County's homeless population are agricultural workers and day laborers. Some are family members, although most are single men separated from their families.

The Coronado Police Department stated that the City does not have a homeless population, primarily due to the physical isolation of the community. There is no pedestrian access across the bridge. To access Coronado from the other direction requires a six mile walk along the peninsula. Lt. Bob Harrison indicated that people will sometimes become stranded in Coronado because their cars break down or they run out of money. In these instances, the Police Department will provide gas money or a bus pass to San Diego. According to the 1990 Census, zero population was observed living in "emergency shelters for homeless" or "visible in street locations".

If temporary shelter is required, persons are referred to the nearest shelter in San Diego, which is St. Vincent De Paul. This facility has 165 beds for men and 145 beds for women and children. From November to March, an additional 265 cots are available to implement the Inclement Weather Program. The staff of this facility was contacted to determine whether any data were available regarding clients from Coronado. Staff indicated that St. Vincent's does not keep a record of the former address of clients.

Overcrowded Households

Overcrowding is one result of the shortage of space. The most often-used indicator of overcrowding relates to the number of rooms and persons in a housing unit. In fact, the overcrowding indicator cited by the Housing Element Guidelines (1977) is "... the number of housing units with 1.01 or more persons per room." It is noteworthy that an "overcrowded" housing unit with fewer persons becomes "uncrowded."

Overcrowding reflects the financial inability of households to buy or rent housing units having enough space for their needs. Consequently, overcrowding is more appropriately considered a household characteristic (instead of a housing condition) and falls within the meaning of special housing needs much as large families are so considered. The 1990 overcrowding estimates are provided below in Table 10.

TABLE 10
CITY OF CORONADO
OVERCROWDED HOUSEHOLDS BY TENURE — 1990

Household Size	Owner Occupied	Renter Occupied	Total Households	Percentage Disrtribution
1.01 to 1.50	26	75	101	57.7%
1.51 to 2.00	8	54	62	35.4%
2.01 or more	1	11	12	6.9%
	35	**140**	**175**	**100.0%**

Source: 1990 Census of Population and Housing.
Table construction by Castañeda & Associates.

As noted above, the vast majority (80%) of overcrowded households reside in renter-occupied housing. There are about 65 renter households living in "severely" overcrowded conditions. The prevalence of overcrowding conditions is not a serious problem in Coronado.

Military

According to SANDAG, the military populations influence on the demand for housing takes two forms: 1) the existing military households trying to find housing; and 2) the former (either retirement or non-retirement separation) military households trying to find housing. According to the latest military statistics, approximately 40,000 military families that are eligible for housing and only 6,439 government owned family housing units are available. The major concentrations of military population center around Camp Pendleton, Miramar Naval Air Station, and other Navy stations in the central and southbay areas of the cities of San Diego, Coronado, National, City Chula Vista, and Imperial Beach.

PROJECTED HOUSING NEEDS

Under Section 655584 (a) of the planning law, SANDAG is responsible for determining the projected housing needs for all income levels in all cities of San Diego County. The projected housing needs must account for the following factors:

- √ Market demand for housing
- √ Employment opportunities
- √ Availability of suitable sites
- √ Availability of public facilities
- √ Type and tenure of housing needs
- √ Housing needs of farm workers

Population and Employment Projections

Population

Between 1980 and 1990, the City's population has increased to 26,540 from 18,790, a net gain of 7,750 persons. Most of the population increase was caused by annexation of NAS North Island not by new residential construction within the City. Of the City's total population increase between 1980-1990, 80% was due to annexation of already developed areas. The City's group quarters population is extensive -- 37% of the total population per the 1990 Census.

Employment Projections

The major "industries" in Coronado are the military and hotels employing over 36,000 people, both assigned military, and civilian. Almost all of North Island Naval Air Station is within the corporate limits of the City, and it is the City's largest employer. The second largest employer is the Naval Amphibious Base followed by the 691 room Hotel Del Coronado. In addition to these major employers, there are additional hotels in the City plus numerous restaurants and retail shops along Orange Avenue (the central business district). Table 11 presents employment estimates by industry for Coronado as of 1990.

TABLE 11
CITY OF CORONADO
EMPLOYMENT BY INDUSTRY -- 1990

	Number Employed	Percentage Distribution
Agriculture, Forestry Fishing, Mining	47	0.1%
Construction	289	0.7%
Manufacturing	614	1.5%
Transportation, Communication, Utilities	482	1.2%
Wholesale Trade	178	0.4%
Retail Trade	1,350	3.3%
Finance, Insurance and Real Estate	746	1.8%
Services	2,972	7.3%
Public Administration	575	1.4%
Military	33,613	82.3%
TOTAL:	**40,866**	**100.0%**

Source: 1990 Census of Population and Housing, Summary Tape File 3, p. 77 — Industry. For all industry categories except "Military".

San Diego Association of Governments, Regional Housing Needs Assessment, Table 27, (July 1990). For Military industry estimate.

Table construction by Castañeda & Associates.

The current employee estimates for the three major employers are listed below:

North Island Naval Air Station*

√	Civilian	-	800
√	Civil Service	-	6,000
√	Assigned Military	-	15,000
√	Transient Military (ships at home port)	-	10,000

In addition, there are approximately 120 contractors on the base at any one time.

Naval Amphibious Base**

There are approximately 4,000 - 6,000 employees on the base at any one time. This includes civilians, civil service personnel and military personnel. Approximately 95% of the employees are military personnel. While the employment base at North Island Naval Air Station is fairly stable, the number of military personnel at the Amphibious base changes from week to week.

Hotel Del Coronado and the Hotel/Motel Industry

The Hotel Del Coronado employs approximately 1,400 persons.*** A potential addition of 35 rooms is anticipated during the next five years. This is not expected to result in a demand for additional personnel.

The San Diego Port Authority recently completed the 300-room Le Meridian hotel and ancillary retail development on its property in the northeast end of Coronado. There are presently 1,365 hotel or motel rooms in the City. There is also a 450 room hotel under construction on Port property at the "Cays".

* Fred Wilson, U.S. Navy, telephone conversation April 5, 1991.
** Bill Barthus, U.S. Navy, telephone conversation, April 4, 1991.
*** Linda Contreras, Human Services, Hotel Del Coronado, telephone conversation, April 8, 1991.

Share of Regional Housing Needs

The two most important sets of data contained in the Regional Housing Needs Statement are Regional Share and Fair Share. SANDAG has developed these figures to assist local jurisdictions in determining an equitable distribution of housing unit needs and lower income household assistance. This information is used by the cities and County as an integral part of their housing element revision as required by the State laws that govern the preparation of housing elements.

The housing elements must identify each jurisdiction's share of the region's total need for housing units. The State Department of Housing and Community Development (HCD), working in conjunction with SANDAG and the State Department of Finance projections, identified a household increase of 125,772 from January 1, 1989 to July 1, 1996. These projections were consistent with Series 7 Regional Growth Forecases for households for the same time frame.

The household increase was converted to housing unit increase in order to respond to the state requirements. Using the approved HCD methodology, adjustments for vacancy (1989 -- 13,151 and 1996 -- 8,372) and replacements (14,934) were made and the total need for housing units from January 1, 1989 to July 1, 1996 for the San Diego Region was established at 162,229. This figure (162,229 units) is the control total that was allocated to each jurisdiction to determine housing unit needs.

The distribution of this need was accomplished through the establishment of an allocation factor. The proportions of household growth as identified in the Series 7 Regional Growth Forecasts could not be used because they are based on the local general plans and would not comply with the State Law and the State Attorney General's opinion of these procedures. The allocation factor is a composite of the two most direct indicators of the ability and need to provide new housing units: vacant available land and employment. Thus, total land availability would not only provide a measure of capacity for residential growth, but since its not determined by local zoning and plans, it would also meet the State requirements. The second indicator ties the projected generation of new jobs directly to the projected need for new housing for these new employees. These two factors are averaged and used to allocate the regional need to each jurisdiction.

Coronado's share of regional housing needs were prepared for two time periods: January 1989 to July 1996, and July 1991 to June 1996. These figures are presented in Tables 12 and 13. During the first time period, the projected need equals 973 housing units and for the second 5-year span the need is 649 housing units. The City of Coronado does not agree that the regional share numbers included in these tables are an accurate projection of future need. Page 3-25 "A" and Page 3-25 "B" indicate City calculations of projected need based upon SANDAG's formula.

TABLE 12
CITY OF CORONADO
REGIONAL SHARE -- JANUARY 1989 TO JULY 1996

Income Group	Number of Units	Percentage Distribution
Very Low	224	23%
Low	165	17%
Moderate	204	21%
Above Moderate	380	39%
TOTAL:	**973**	**100.0%**

Source: San Diego Association of Governments, Regional Housing Needs Statement, Table 58.

TABLE 13
CITY OF CORONADO
REGIONAL SHARE -- JULY 1991 TO JUNE 1996

Income Group	Number of Units	Percentage Distribution
Very Low	149	23%
Low	110	17%
Moderate	136	21%
Above Moderate	254	39%
TOTAL:	**649**	**100.0%**

Source: San Diego Association of Governments, Regional Housing Needs Statement, Table A, (July 1990).

The City of Coronado does not agree that the regional share allocation for Coronado reflects an accurate projection of future need. The regional share allocation is based on expected employment growth and land availability figures which are inaccurate. Using SANDAG's methodology, the City developed revised regional figures which more accurately reflect the City's regional share allocation and ability to accommodate new growth.

The City's allocation was based upon an assumption that available land for development totaled 263 acres. Actual land available at the time the figures were created in 1986 was 106 acres.

The City's allocation was also based upon an assumption that employment growth would increase from 12,213 to 14,051 excluding civilian employment. Accurate employment projections should have included civilian employment as was done for the rest of the region. Using civilian employment, the employment growth would increase from 17,463 to 19,051.

Based upon the above land and employment data, the City's available land allocation factor would be 0.1 (106 acres / 104,902) and the employment factor would be 0.6 (1,488 / 228,788). Using SANDAG's formula this would result in a total allocation factor for the City of 0.4 (0.1 + 0.6 = 0.7 / 2 = 0.35 ˜ 0.4)

Using SANDAG's formula and multiplying the City's allocation factor by the total regional housing need would result in a **Regional Share figure for Coronado of 648 units.** (.004 x 162,229). The City's Regional Share Allocation can be divided into the following income categories:

Very Low Income: 149
Low Income 110
Moderate: 136
Above Moderate: 253
Total: 648 units

The City feels this is a much more realistic number because the figure is based upon actual land that was available to be developed back in 1986, and accurate employment projections when the forecasting occured.

While the Housing Element shows the City has the land available to accommodate the 973 units, it is important to note that over 648 units have already been constructed; thus, diminishing the amount of land left to be developed, infilled, or redeveloped. The City foresees the regional figures for the next Housing Element period to be much smaller due to the reduced amount of land available for development.

TABLE 12 "A"
CITY OF CORONADO
REGIONAL SHARE -- JANUARY 1989 TO JULY 1996

Income Group	Number of Units	Percentage Distribution
Very Low	149	23%
Low	110	17%
Moderate	136	21%
Above Moderate	253	39%
TOTAL:	**648**	**100.0%**

Source: Table prepared by City of Coronado based upon methodology detailed in Regional Housing Needs Statement 1990, produced by San Diego Association of Governments.

TABLE 13 "A"
CITY OF CORONADO
REGIONAL SHARE -- JULY 1991 TO JUNE 1996

Income Group	Number of Units	Percentage Distribution
Very Low	99	23%
Low	73	17%
Moderate	91	21%
Above Moderate	169	39%
TOTAL:	**432**	**100.0%**

Source: Table prepared by City of Coronado, based upon methodology detailed in Table A, Regional Housing Needs Statement 1990, produced by San Diego Association of Governments.

ENERGY CONSERVATION OPPORTUNITIES

An analysis of opportunities for energy conservation with respect to residential development is required by Section 65583(a)(7) of the Government Code. According to the D/HCD:

> "The purpose of this analysis is to show that the locality has to consider how energy conservation might be achieved in residential development and how energy conservation requirements may contribute to the affordability of units.
>
> Following are examples of local policies, plans, and development standards that have been successful in reducing energy costs or consumption:
>
> — promotion of compact, higher density, and infill development;
>
> — the active, constructive enforcement by local building officials of existing state residential energy conservation standards;
>
> — standards for street widths, landscaping of streets and parking lots to reduce heat loss or provide shade; and
>
> — standards for energy efficient retrofits to be met prior to resale of homes."

The City enforces Title 24 of the State Building Code which establishes energy standards. Additional opportunities for energy conservation are explored on infill housing sites. Given the city's compact size and limited supply of vacant land, the majority of new development occurs on infill sites.

ASSISTED HOUSING AT RISK OF CONVERSION TO NON LOW INCOME USES

Chapter 1451, Statutes of 1989, amended Section 65583 of the Government Code to require analysis and program efforts for preserving assisted housing developments by July 1992. The following components are required to be included in a housing element:

1. Inventory of units at risk of losing use restrictions.
2. Cost analysis of preserving at-risk units versus replacing them.
3. Non-profit entities capable of acquiring and managing at-risk projects.
4. Potential preservation financing sources.
5. Number of at-risk projects/units to be preserved.
6. Program efforts to preserve units at risk of losing use restrictions.

According to HCD, the inventory must identify projects with affordability controls, and determine potential conversion dates, compile information on those with conversion dates within the 10-year analysis period, by each 5-year period. The 10-year analysis period for Coronado is:

- 1992 to 1997
- 1997 to 2002

The inventory should include all multi-family low income rental units which are assisted under any of the programs listed below:

1. HUD programs:

   Section 8 Lower-Income Rental Assistance project-based programs:

   - New Construction
   - Substantial or Moderate Rehabilitation
   - Loan Management Set-Aside

   Section 101 Rent Supplements
   Section 213 Cooperative Housing Insurance
   Section 221(d)(3) Below-Market-Interest-Rate Mortgage Insurance Program

Section 236 Interest Reduction Payment Program
Section 202 Direct Loans for Elderly or Handicapped
Community Development Block Grant Program

2. FmHA Section 515 Rural Rental Housing Loans

3. State and local multi-family revenue bond programs

4. Redevelopment programs

5. Local in-lieu fee programs or inclusionary programs

6. Developments which obtained a density bonus and direct government assistance pursuant to Government Code Section 65916

Units assisted by the above programs and at-risk include those:

- Eligible to change to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions; and

- Eligible within the ten-year period following the statutory adoption "due-date" of the housing element amendment.

The City's inventory of affordable housing consists of Section 8 rental units and other units assisted by in-lieu funds which are administered by the County of San Diego. To the City's knowledge, there exist no FmHA assisted housing units in the housing stock.

Two data sources were consulted to identify low income rental units potentially at-risk of conversion to non-low income uses:

1. California Housing Partnership Corporation, Inventory of Federally Subsidized Low-Income, Rental Units at Risk of Conversion, 1991 update for Southern California counties.

2. California Debt Advisory Commission, Annual Summary 1991: The Use of Housing Revenue Bond Proceeds, (November 1991) 24 pgs. + Attachments and Appendices.

Coastal Zone Requirements

Section 65588 of the Government Code requires that, in housing element updates, coastal jurisdictions document the number of low- and moderate-income housing units converted or demolished, and the number of replacement units provided. This helps the locality determine whether affordable housing stock in the coastal zone is being protected and provided as required by Section 65588.

Section 65588 specifically requires the following:

a. Number of new units approved for construction after January 1, 1982.

b. Number of units for low- and moderate-income households required to be provided either within the coastal zone or within three miles of it.

c. Number of units occupied by low- and moderate-income households and authorized to be demolished or converted since January 1, 1982.

d. Number of units for low- and moderate-income households required either within the coastal zone or within three miles to replace those being demolished or converted.

It is estimated that 1,354 housing units were approved for construction between 1982 and 1992. (This estimate is based upon the "year structure built" data from the 1990 Census; refer to Table 3.)

During the referenced time period, 180 housing units for very low income households have been added to the stock.

With regard to demolitions, the average annual rate of demolitions is 23.75. Over a 10 year period, therefore, an estimated 238 housing units have been demolished. Based on the City's household income distribution (refer to Table 7), it is further estimated that 61 dwellings were occupied by low income (< 80% of median income) households and 41 dwellings were occupied by moderate-income (80%-120% of median income) households.

As indicated above, 180 housing units affordable to very low income households have been constructed in the coastal zone.

4.
INVENTORY OF RESOURCES AND CONSTRAINTS

INTRODUCTION

This section provides an analysis of resources and constraints which affect the City's ability to respond to the challenge of meeting unmet housing needs. Information on the following resources and constraints is presented in Section 4:

- √ Residential Development Trends;
- √ Status of Current Residential Development;
- √ Military Housing in the City;
- √ Development Activity;
- √ Assessment of Land Suitable for Residential Development;
- √ Comparison of Site Availability in Relation to Housing Need;
- √ Inventory of Non-Governmental Constraints including --
    - Geographical/Social Factors
    - Land and Unit Values
    - Availability of Financing
    - Cost of Construction

HOUSING SUPPLY CHARACTERISTICS

Residential Development Trends

Since 1983, the amount of residentially zoned vacant land has been reduced from 34.92 acres to **3.64** acres. The primary trend is the recycling of older single family units and apartments to condominiums. The number of condominiums has increased by 340 since 1983 and the number of apartments has decreased by 40. In the residential zones, 226 single family homes and 16 duplexes were added during that time period.

Within the Village area, The Pointe Condominiums (formerly known as Phase II of The Landing) **has recently been constructed. The project totals 80 units and are expected to have selling prices of $600,000 and up. This is the largest residential development recently constructed in Coronado.**

Status of Current Residential Development

Coronado has several distinct residential areas or neighborhoods. These are commonly known as — The Village Area, The Shores, The Cays, North Island Bachelor Quarters, Amphibious Base Family, and Bachelor Quarters and Family Quarters. The general location of these areas or neighborhoods are delineated on Exhibit 4.

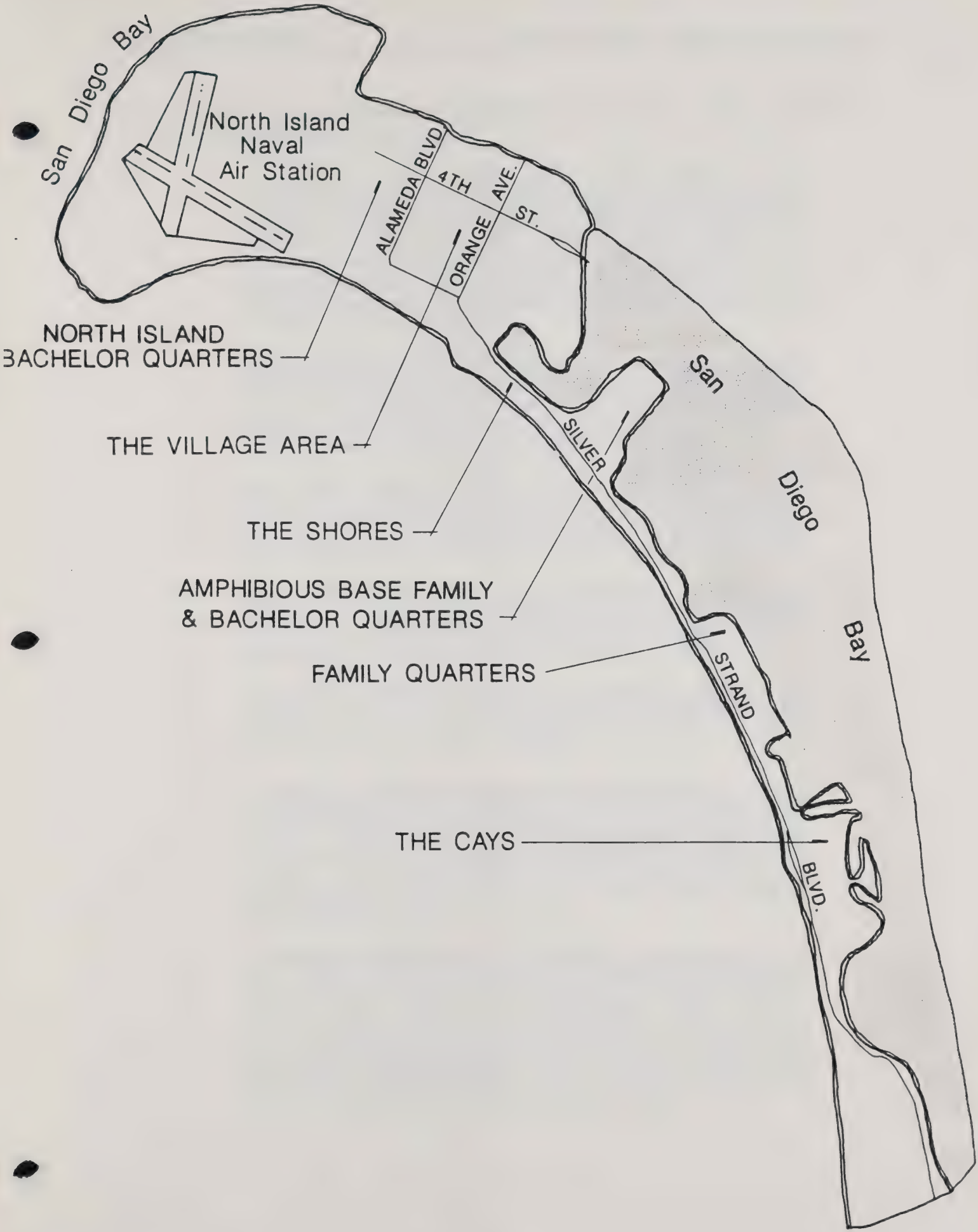
The status of residential development in Coronado can be assessed by dividing development into three groups: 1) development by zones R-1A through R-5; 2) military housing; and 3) development at the Coronado Cays.

Residential Development by Zone District

In the R-1A and R-1B zones, single family development is expected to occur in a recycling pattern: old units are demolished and replaced with larger, single-family units. Although, theoretically, there is underdeveloped land in these zones, many lots are larger than the minimum sizes of 5,500 or 3,500 square feet allowed in these areas. The large and sometimes irregular sized lots contribute to the construction of larger units, thus reducing the potential for measurable net increases in the total number of dwelling units.

Recycling of lots is also the primary development activity in the R-3 zone. A large lot with an older single family unit is often converted into a small condominium complex. Lots are combined and the existing single family or duplex units are demolished and replaced by condominiums. The typical development in the R-3 zone is a four to eight unit project on a 7,000 to 14,000 square foot lot. Also, the lots are scattered throughout the area making it infeasible to develop a large complex. The R-4 zone is incurring changes similar to that of the R-3 zone.

The City is presently developing a Public Facilities Plan to determine the best use for all public properties. The analysis will consider whether any publicly owned properties would be appropriate for conversion to residential use. At present, none of the likely public properties are vacant.



Residential Areas
CORONADO HOUSING ELEMENT

NORTH

EXHIBIT 4

The boundaries of each residential zone are delineated on Exhibit 5. The R-1 through R-5 areas are described in the following list.

√ R-1A contains a total of **2,075** dwelling units on **294.55** acres. At a maximum density of eight dwelling units (D.U.) per acre, this area could, theoretically, incur an increase of **281** units. There are also **2.87** vacant acres in this zone, which may include some miscellaneous parcels that are not developable, but which primarily include property presently being redeveloped. Additional development of vacant properties would allow a maximum or gross number of **303** D.U.'s within this zone.

√ R-1B contains a total of **1,322** D.U.'s on **114.64** acres plus nine group quarters (church convent) on .50 acre. At a maximum density of 12 D.U.'s per acre, this area could incur an increase of up to **53** additional units. Combined with **.41** vacant acres, the maximum or gross number of units that could be added would be **57**.

√ R-3 contains a total of **1,858** D.U.'s on **77.65** acres. At a maximum density of 28 D.U.'s per acre, this area could incur an increase of **316** units. Combined with **.28** vacant acres, the maximum or gross number of D.U.'s that could be added would be **323**.

√ R-4 contains a total of **331** D.U.'s on **13.66** acres. At a maximum density of 40 D.U.'s per acre, this area could incur an increase of **215** units. Combined with **.08** vacant acres, the maximum or gross number of units that could be added would be **218**.

√ R-5 contains "The Shores", a high-rise condominium development totalling **1,467** units. The zone was created specifically for this development, **is totally developed, and consists of 29.74 acres.**

√ "The Cays", which is the largest residential development in the City, is located adjacent to the San Diego Bay and covers **154.83** acres. A total of **1,180** units have been built on the site, **769** single family dwellings and **411** condominiums. See Table 11 for dwelling units by area. The Special Use Permit, issued by the City for the Cays project, governs all development there. Only 16 vacant buildable lots remain at the Cays.

√ "Residential-Special Care" is fully developed and includes two projects. One is a 92 unit project which is located on a parcel across the street from the hospital and is designed to house ambulatory individuals who need access to a medical facility. The second project is a 90-bed skilled nursing facility operated by the hospital. The zone, created specifically for this use by the City, is titled R-SCD. These projects have been completed and are currently occupied. The Villa Coronado and Coronado Royale total **2.33** acres.

√ **"Residential Planned Community Development" zone is fully developed and consists of 744 units on 21.16 acres. The residential developments include the Coronado Village Condominiums containing 33 units, the Landing condominiums containing 92 units, the Point condominiums containing 80 units and Oakwood Apartments containing 549 units.**

TOTAL UNITS = 8,977

*This does include 6 miscellaneous units in the R1B zone and 12 miscellaneous units in the R-3 zone.
*This does not include the 83 units in C-C, H-M, and L-C zones.
*This does not include residential group quarter units in the RSCD.

TOTAL VACANT LAND = 3.64

TOTAL POTENTIAL ADDITIONAL DWELLING UNITS = 917

A statistical summary of existing acreage, development and vacant land is presented in Table 14.

TABLE 14
RESOURCE SURVEY
DWELLING UNITS AND VACANT LAND BY RESIDENTIAL ZONE*

Residential Zone	Single Family		Duplexes		Condominium Units		Apartments	
	Acres	D.U.'s	Acres	D.U.'s	Acres	D.U.'s	Acres	D.U.'s
R-1A	288.38	2,025	1.18	24	.54	18	.32	8
R-1B	108.94	1,204	2.17	52	.96	35	.79	25
R-3	29.06	397	5.94	160	14.45	466	20.55	823
R-4	2.69	47	.32	10	3.01	126	3.33	148
R-5	0	0	0	0	29.74	1,467	0	0
R-PCD	0	0	0	0	7.25	195	13.91	549
Special Use Permit	75.93	769	0	0	32.77	411	0	0
Other	.64	6	.34	8	0	0	.69	69
TOTAL:	505.64	4,448	9.95	254	88.72	2,718	39.59	1,622

GRAND TOTAL UNITS = 9,042

** This does not include 6 miscellaneous units in the R1B zone and 12 miscellaneous units in the R-3 zone.*

** This does not include the residential group quarter units in the RSCD zone.*

Source: City of Coronado, 1991 Land Use Matrix (February 1991); **revised December 1993.**
Table constructed by Castañeda & Associates.

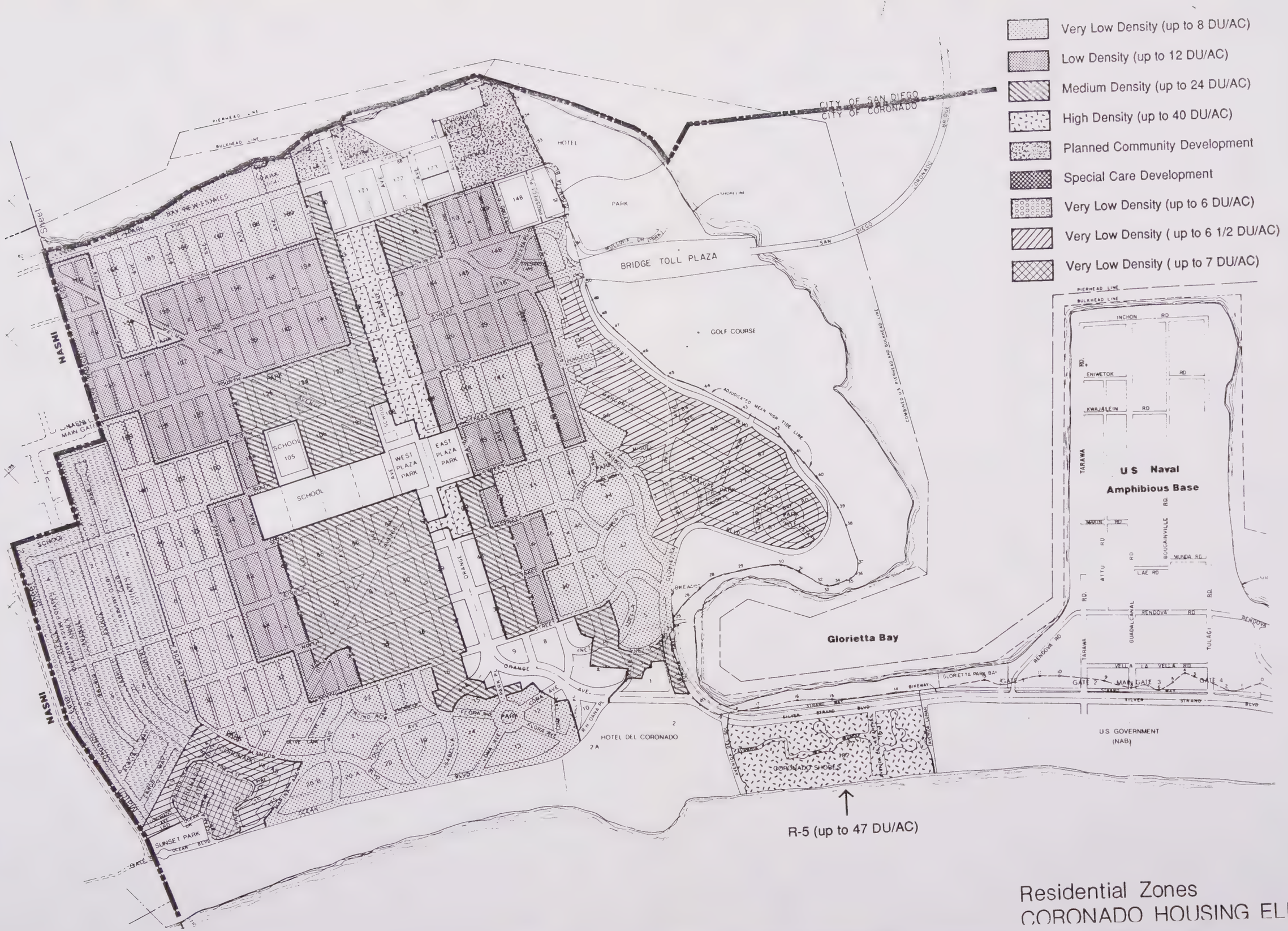


EXHIBIT 5

Residential Zones
CORONADO HOUSING ELEMENT

Military Housing

North Island Naval Station has 55 single family homes. The Naval Amphibious Base has 80 single family homes and 200 duplex units. The Naval Communications Station has 4 single family homes; the Navy Strand Housing has 210 single family units; and Strand 2 has 180 single family homes. The 180 unit project, known as Silver Strand, was completed in 1990 and contributes to the City's "share of regional housing needs". It consists of 120 two-bedroom units and 60 three-bedroom units. These units are designated for families and single parents having custody of children.

The Cays

The Cays has largely built out over the past five years. There are only **16** vacant buildable lots remaining. As mentioned earlier, a 450 room hotel is currently under construction. Table 15 summarizes the housing unit by villages at the Cays.

In addition to all of the above, two single family homes exist on the Silver Strand State Beach for the park rangers and 11 of the hotel or motel units in Coronado are utilized by management as permanent residences.

TABLE 15
CORONADO CAYS HOUSING UNITS BY VILLAGES

		UNIT TOTALS
JAMAICA VILLAGE:		99
Half Moon Bend	65 units	
Jamaica Village Rd.	14 units	
Gingertree	20 units	
GREEN TURTLE VILLAGE:		201
Green Turtle	44 units (and 4 vacant lots)	
Sixpence	19 units (and 1 vacant lots)	
Sandpiper	43 units (and 3 vacant lots)	
Admiralty Cross	28 units (and 2 vacant lots)	
The Point	54 units (and 3 vacant lots)	
ANTIGUA VILLAGE:	108 units	108
BAHAMA VILLAGE:		111
Bahama Bend	35 units	
The Inlet	9 units	
Catspaw Cape	67 units	
TRINIDAD VILLAGE:		106
Port of Spain	58 units	
Trinidad Bend	48 units	
KINGSTON VILLAGE:	84 units	84
MONTEGO VILLAGE:	72 units	72
BLUE ANCHOR ROAD:		85
Blue Anchor Rd.	52 units	
Buccaneer Way	28 units (and 5 vacant lots)	
PORT ROYALE:		
Aruba Bend	37 units	
Bridgetown Bend	46 units	
Delaport	30 units	
Mardi Gras	20 units	
Port Royale	27 units	
South Cays Court	14 units	
St. Christopher's	29 units	
St. Kitt's	8 units	
Tobago Way	2 units	
Tunapuna Lane	56 units	
CALYPSO CAY:		61
Spinnaker Way	60 units (and 1 vacant lot)	
OTHER:		3
TOTAL DWELLING UNITS:		1,180
(Single Family 769)		
(Condo Units 411)		
TOTAL VACANT BUILDABLE LOTS:		**16**
ESTIMATED BUILD-OUT:		1,196

ASSESSMENT OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

Seven additional parcels were evaluated with regard to the potential for residential development. Of the six parcels reviewed, two offer opportunities for meeting affordable and market rate housing needs. The location of key parcels are shown on Exhibit 6. The parcels identified are as follows:

1. One site is located in the CU-OS zone on the southwest corner of 7th Street and Orange Avenue and is only partially vacant. This 1.04 acre site has a vacant lot adjacent to what is commonly referred to as Babcock Court. Babcock Court contains 14 units, 10 of which are small detached units and four of which are contained in a two story structure at the back of the "Court". The units are currently used for non-residential purposes such as the Chamber of Commerce Office and several non-profit groups. It is described as Civic Use/Open Space on the zoning, General Plan and LCP maps. This site is presently owned by the City.

   The existing Babcock buildings were reported to be dilapidated, substandard and unsafe in a recent report prepared by Mosher, Drew, Watson & Ferguson. On May 15, 1991, the City Council voted condemnation of the buildings and directed staff to initiate CEQA processing for the demolition of the structures. The site has been designated as the future location of the new police headquarters. Funding for the new facility has been allocated in the FY 91-92 budget of the Community Development Agency (CDA funds).

   In 1986, the site was included in a proposal to develop a low income subsidized project. (Article 34 referendum). A "yes" vote on this referendum, Proposition F on the ballot, would have enabled the City to develop and construct subsidized housing. The opposition to this referendum was intense and the vote was approximately four to one against Proposition F. The site has since been committed as the future location of the new Police headquarters.

2. **The former police facility site, located at 6th and Orange, could be used for affordable housing. The site is 150' x 140' and with R-4 zoning would yield 19 housing units.**

There are two sites located in the Limited Commercial zone (on 1st Street and "C" Avenue) and located across from and adjacent to residential development, that merit discussion.

3. The larger of the two, 21,750 square feet, was the site of the old water tower. Owned by the California-American Water Company, this parcel is currently for sale.

4. Across First street from the water tower site is a smaller parcel of 14,000 square feet. This property is owned by Bank of Coronado and is intended for the development of a banking facility.

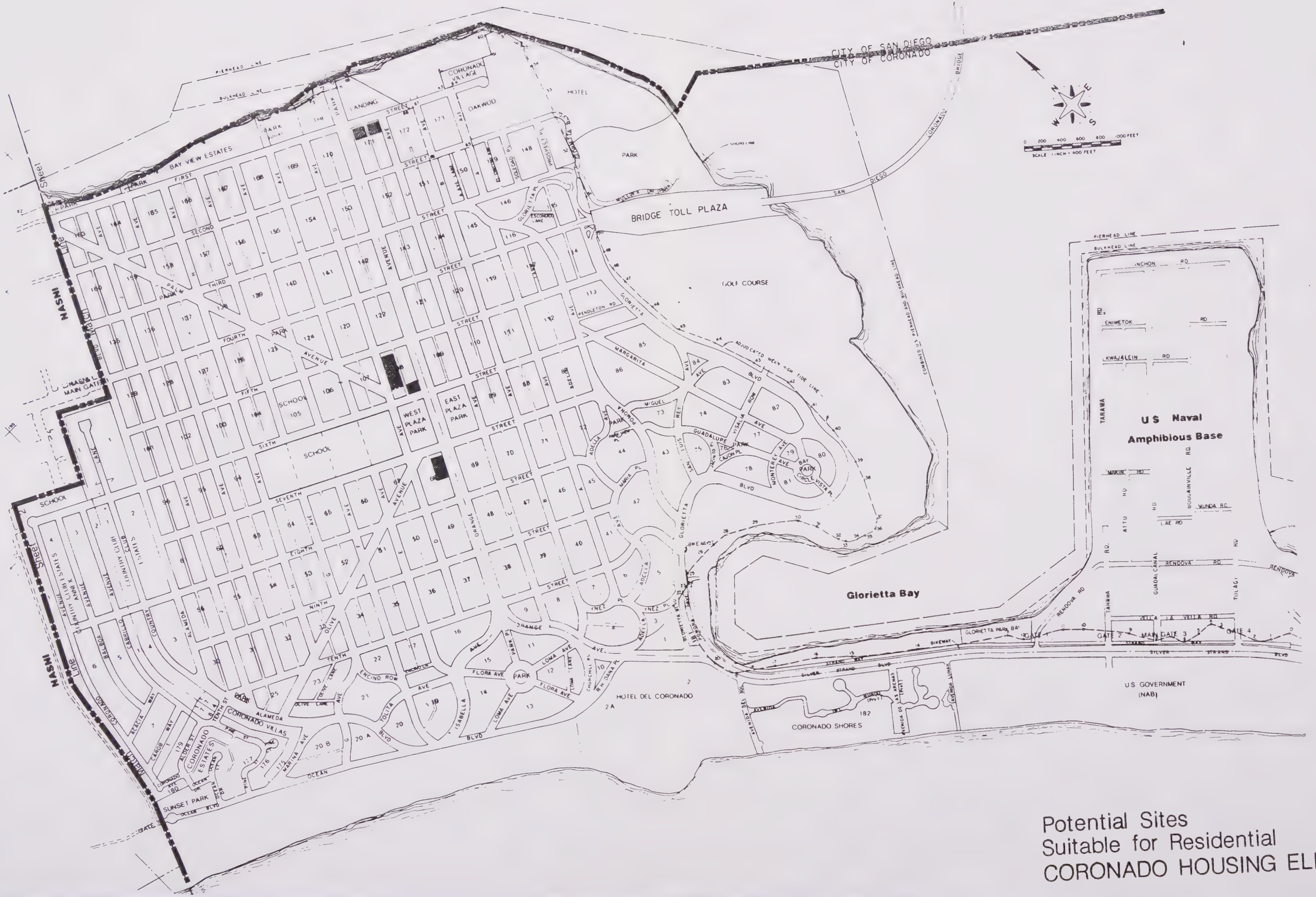


EXHIBIT 6

Potential Sites
Suitable for Residential
CORONADO HOUSING ELEMENT

5. There are 40 acres of vacant land located on federal property adjacent to the Silver Strand military housing complex. The State has a 40 year lease with the Navy for this property. Funding has been allocated for a state campgrounds and plans have been prepared.

6. The School District is considering the reuse of a 44,500 square foot school site at Palm and D Sts., currently occupied by a vacant school. The City is conducting meetings with a School District subcommittee to discuss the potential for development of the site with residential use, possibly with an affordable housing component.

7. There are **16** vacant, buildable lots within the Cays. It is anticipated that these lots will be developed with residential uses during the next five years.

SUMMARY OF HOUSING SITES ANALYSIS

According to SANDAG, the seven-year (1989-1996) projected need for Coronado is 973 new housing units. The inventory of land suitable for residential development *during the program period* includes:

1. Housing units developed between July 1, 1989 and December 1991 (376 dus).*

   7/89—12/89 = 139 (147 constructed; 9 demolished)
   1/90—12/90 = 12 (48 constructed; 36 demolished)
   1/91—12/91 = 45 (63 constructed; 18 demolished)
   Military Housing = 180

2. Approved, yet to be constructed = 97

3. Expected development on vacant land (i.e., **52** dus).

4. Expected development on infill and recycling sites *(i.e., 120 dus based on past development trends).*

5. *Expected development on infill and recycling sites based on program efforts in the R-3 and R-4 zones (235 dus).*

6. Planned development on the surplus school property (29-34 *affordable* dus).

7. Potential development in areas zoned for mixed uses (50 dus).

8. **Potential development at former police facility site (19 dus).**

* Income group distribution estimated at: Very low income = 180; Above moderate = 196.

Between mid-year 1989 and December 1991, 376 housing units have been constructed. Of this total construction, almost 50% (180 dus) was for very low income households. The balance (196 dus) are assumed to be constructed and occupied by above moderate income households. In addition, 97 housing units have been approved for construction. It also is assumed that these housing units were constructed and occupied by above moderate-income households. The net regional fair share need through the balance of the planning period, therefore, is 500 housing units (973 minus 376 minus 97).

As indicated above, this need could be physically accommodated on vacant land; infill and recycling sites; surplus school property; and in areas zoned for mixed uses. The total potential residential development is **505** housing units as summarized on the following page. *The list below indicates the "maximum" and "average" densities (based on existing residential development) for each residential zone:*

	Maximum Density	**Average Density**
R-1A	8 dus/ac	6.97 dus/ac
R-1B	12 dus/ac	11.18 dus/ac
R3	28 dus/ac	25.78 dus/ac
R4	40 dus/ac	33.43 dus/ac

The land inventory in Table 16 is calculated on the basis of the "maximum" densities per residential zone. This is a realistic assumption because the average densities approximate the maximum densities **(in the various zones).** Recent development occurs at the maximum densities.

TABLE 16
INVENTORY OF LAND SUITABLE
FOR RESIDENTIAL DEVELOPMENT

Zone District	DUs/ Acre	Dwelling Units: Vacant Land Sites	Dwelling Units: Infill/Recycling Sites	Total Housing Units
R-1A	8	22	281	303
R-1B	12	4	53	57
R-3	28	7	316	323
R-4	40	3	215	218
The Cays	----	16	0	16
School Property	----	0	29	29
Mixed Use	----	0	50	50
		52	944	996

The additional need for very low and low income housing is 209 units based upon the total need of 389 less the 180 housing units that have already been developed at the Strand. This development, which consists of 120 two-bedrooms and 60 one-bedroom units, is affordable to military families. The monthly housing costs range from $314 to $508.

The above rents are affordable to very low and low income households as summarized below:

- √ 2 person, very low income = $16,500
  30% of income = $412.50 per month
- √ 3 person, very low income = $18,600
  30% of income = $465.00 per month
- √ 4 person, very low income = $20,650
  30% of income = $516.25 per month

The housing unit potential in R-3 (28 dus/ac) and R-4 (40 dus/ac) zoned properties is **541** additional units. In addition, there is a goal to have developed 79 additional affordable units in mixed use areas and surplus school property. Thus, there are sufficient sites at the appropriate densities to physically accommodate the regional fair share housing needs. The City's quantified objectives are stated on page 5-5. Of the total objectives, 120 housing units are projected to occur on infill/recycling sites. The level of development is equal to 24 dwellings per year which is achievable based on past construction trends on infill/recycling sites.

The expanded site inventory demonstrates that there is sufficient land to accommodate the regional share need. The available State and Federal subsidies may be insufficient to make financially feasible the development of such housing. This topic is explored more completely on pages 4-24 to 4-28.

INVENTORY OF NON-GOVERNMENTAL CONSTRAINTS

There are several factors that place limitations or constraints on housing development and housing programs in Coronado. Although they interrelate, the non-governmental constraints include geographical/social, land values, availability of financing and construction costs.

Geographical/Social

Geography places very obvious limitations on development with measurable portions of Coronado either adjoining water (ocean or bay) or a public beach. This condition results in acres of land which are not developable.[1] This coastal City also has attracted people for almost 100 years because of its proximity to water.

People have purchased primary, secondary and rental property because of the location and also because the property has a higher than average market value. This investment in the City has both tangible and emotional aspects generating strong reaction from the citizens regarding housing issues.

Housing Values and Rental Costs

The location and desirability of the area directly contributes to the high dwelling unit prices and rental rates in Coronado. Historically, Coronado has had housing costs that exceed or are the highest in San Diego County. January Home Resales, published in the San Diego Union newspaper, shows a median resale housing cost of $460,000 for Coronado. This is the highest median cost of the South Bay communities and second only to Del Mar in all of San Diego County. (Refer to Table 17.)

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1 Approximately 18% of the Coronado SRA, Source: SANDAG

According to the Lee Mather Company, a 3,500 square foot lot in Coronado would cost approximately $70-75 per square foot, while a 5,600 square foot lot would cost around $60-65 per square foot. Using the low ranges for these examples, a 3,500 square foot lot would cost approximately $245,000 while a 5,600 square foot lot would cost around $336,000 in "good locations". Mr. Roy DeMille of Bud Forrest Reality indicates that vacant residential land is unavailable in Coronado. A lot with an existing older home (approximately 1,100 square feet), costs in the range of $320,000. The cost of demolishing the unit and preparing the site for construction increases the cost to $400,000.

TABLE 17
COST OF RESALE HOMES
REGIONAL HOUSING NEEDS STATEMENT
SAN DIEGO REGION
JANUARY 1990

South Bay		East County	
Coronado	*$460,000*	El Cajon	$179,500
Chula Vista	156,500	La Mesa	215,000
Imperial Beach	147,000	Lemon Grove	139,500
National City	117,000	Santée	150,000
San Diego*	90,000-590,000		

North County Coastal	Median	North County Inland	Median
Carlsbad	$290,000	Escondido	$170,000
Del Mar	475,000	Poway	168,000
Encinitas	279,500	San Marcos	155,000
Oceanside	151,000	Vista	180,000
Solana Beach	388,000		
		Unincorporated*	$125,000-1,395,000

* *Ranges (low-high) reflect the median housing cost of resale homes by communities.*

Source: San Diego Union, February 25, 1990 - January Home Resales in San Diego County

The most recent data on housing values and cost are derived from the 1990 Census. The estimated value of owner-occupied housing units, as of April 1990, is reported on Table 18. The Census defines "value" as: "Housing value is the respondent's estimate of how much the property would sell for if it were for sale. Value is tabulated for all occupied housing units that were owned, being bought, or were vacant at the time of enumeration". About 4 out of every 10 owned-occupied housing units had an estimated value of $500,000 or more. Another 43% of the stock had housing values in the range of $300,000 to $500,000. At the other end of the value spectrum, 3.6% of the owner-occupied units had values of less than $150,000.

TABLE 18
CITY OF CORONADO
VALUE OF OWNER-OCCUPIED HOUSING — APRIL 1990

Value	Number of Units	Percentage Distribution
< $100,000	43	1.5%
$100,000 - $124,999	28	1.0%
$125,000 - $149,999	30	1.1%
$150,000 - $174,999	36	1.3%
$175,000 - $199,999	37	1.3%
$200,000 - $249,999	111	4.0%
$250,000 - $299,999	197	7.0%
$300,000 - $399,999	584	20.8%
$400,000 - $499,999	640	22.8%
$500,000 or more	1,098	39.2%
TOTAL:	**2,804**	**100.0%**

Source: 1990 Census of Population and Housing.
Table construction by Castañeda & Associates.

With regard to rents, the data are tabulated in Table 19. The Census defines rent as: "It is the monthly rent agreed to regardless of any furnishings, utilities, fees, meals, or services that may be included. Contract rent is tabulated for all housing units being rented or that are vacant for rent". About 3 out of 10 rental units had monthly rents exceeding $1,000. Another 21% had rents of $750 to $999 per month. An estimated 14.7% of the rental stock had monthly rents of less than $500.

TABLE 19
CITY OF CORONADO
DISTRIBUTION OF CONTRACT RENTS — 1990

Contract Rent	Number of Units	Percentage Distribution
< $300	96	2.7%
$300 - $349	43	1.3%
$350 - $399	94	2.8%
$400 - $449	127	3.8%
$450 - $499	140	4.1%
$500 - $549	192	5.7%
$550 - $599	254	7.5%
$600 - $649	277	8.2%
$650 - $699	256	7.6%
$700 - $749	235	6.9%
$750 - $999	720	21.2%
$1,000 or more	957	28.2%
TOTAL:	**3,391**	**100.0%**

Source: 1990 Census of Population and Housing.
Table construction by Castañeda & Associates.
(206 households resided in units with no cash rent.)

Housing values and rents are not within the means of the City's very low and low income households. To address these needs, particularly by renter households, the City continues to participate in the Section 8 program and has expanded the Local Rent Subsidy Program from 60 to 110 assisted households.

Availability of Financing

Cost of Financing

Of various residential financing, ranging from conventional to FHA, only conventional home loans are available for units on Coronado.[1] The reason other options, such as VA and FHA are not available is the above average value of property in the City. For example, in San Diego County, the maximum VA loan is $184,000. This maximum loan amount can be compared to Western Financial's average single family market value estimate of over $500,000 in Coronado. As of April 1991, for a single family owner-occupied unit in Coronado, the interest rates are:

Type of Loan	Rate	Plus
Adjustable	7-4/8%-9-1/8%	1-1/2-3 points plus $250
Fixed [2]	9-5/8%	1-1/2 points plus $250

Interest rates and term influence greatly the monthly costs of housing. The monthly payment on different mortgage loan amounts and interest rates are summarized in Table 20.

TABLE 20
MONTHLY MORTGAGE PAYMENTS *
(ROUNDED TO THE NEAREST DOLLAR)

Loan Amount	10%	11%	12%	13%	14%	15%
$250,000	$2,195	$2,382	$2,572	$2,768	$2,963	$3,163
$300,000	2,634	2,859	3,087	3,321	3,555	3,795
$350,000	3,073	3,335	3,601	3,875	4,148	4,428
$400,000	3,512	3,812	4,116	4,428	4,740	5,060
$450,000	3,951	4,288	4,630	4,982	5,333	5,692
$500,000	4,390	4,675	5,145	5,535	5,925	6,325

* *Assumes a 30-year, fixed-rate loan.*

[1] *Mary James, Western Financial, San Diego, telephone conversation, April 2, 1991.*
[2] *30 year term.*

Mortgage Deficient Areas

There are nine census tracts located in the City of Coronado. As shown in Exhibit 7, the boundaries of the census tracts include the City's major residential districts. The number and types of loans currently available are influenced by economic trends and conditions, particularly the resale market. The City supplements existing private market financing with below market interest rates for owner and investor residential properties.

Cost of Construction

Within the City limits of Coronado the cost of constructing residential units is approximately $72 per square foot for a Type Five wood frame single family unit. For a wood frame, multi-family units, the construction cost is approximately $62 per square foot.

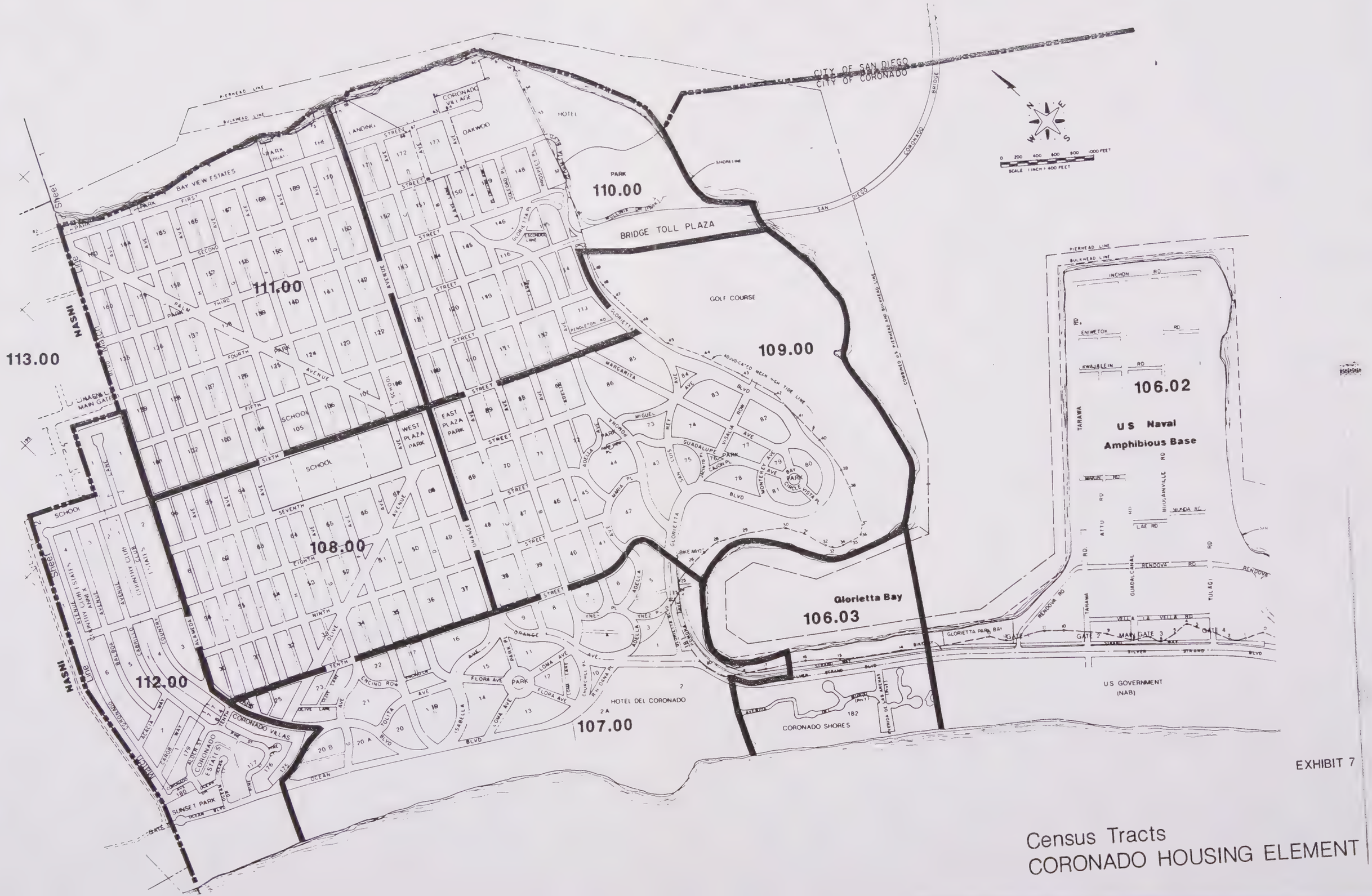

EXHIBIT 7

Census Tracts
CORONADO HOUSING ELEMENT

Relationship Between Densities and Affordable Housing Costs

There is an implicit assumption that increasing densities will contribute significantly to the production of new affordable housing. While increased densities may reduce per unit land costs, the reduction is often insufficient to enable the development of new affordable housing. Frequently, land is required at zero costs, regardless of densities, to *help* bring new housing within the economic reach of very low and low income households.

To better gauge the relationship between densities and affordable housing costs, an affordable housing gap financing analysis was completed. The analysis is presented on the next page in two parts: 1) pro-forma cash flow statement; and 2) sources and uses of funds. In addition, two charts have been prepared to explain the line items included in the gap financing analysis.

In summary, the analysis shows the following:

- The total development costs to build 209 housing units for very low and low income households is $16,839,052. For purposes, of illustration, the assumption is made that all the units would be constructed on one site as a project.
- The rents affordable by very low and low income households can support a loan only in the amount equal to 36% of the total project development costs. Thus, the financing gap is more than $10.7 million which would need to be derived from private, city, State and/or Federal subsidies.
- The above analysis excludes any costs attributable to land acquisition. Land at zero costs is often necessary to make an affordable housing development financially feasible. In this context, the density of development is not the critical factor it often is assumed to be since land is needed at zero costs.

TABLE
PRO-FORMA

CHART 2
CITY OF CORONADO
PRO-FORMA CASH FLOW STATEMENT

Bedroom Mix: The bedroom mix consists of one- and two-bedroom units. Based on household size standards 1-bedroom units are appropriate for a 2-person household, and 2-bedroom units are appropriate for a 3-person household.

Monthly Rent: The monthly rents correspond to the income group and unit size factors that determine the affordable housing costs. Refer to Table 5, p. 3-9.

Common Area: The common area equals 13% of the total square footage in the replacement housing development. The common area accounts for walls, hallways, laundry rooms and entryways. The common area square footage does not make any allowance for a central dining room or kitchen.

Other Income: This component includes laundry income based on $4 per month per unit (209 x $4 x 12 = $10,032).

Vacancy: To assist in quantifying the "net operating income", it is necessary to deduct income not gained due to vacant units. The 5% vacancy allowance is a rule-of-thumb that meets most lenders criteria. Occasionally, a 4% vacancy factor is permitted for low income housing developments.

Operating Expenses: This estimate is based on actual costs rather than as a percent of gross income. Western National Property Management provided data on the operating costs for affordable senior housing developments. (WNPM was founded in 1963 and currently manages more than 12,000 units of income restricted apartments throughout Southern California.) The components of operating costs include the following:

- √ General Administrative: advertising and promotion; legal; accounting/audit; security; and general office.
- √ Utilities: electricity; gas; trash; water; and sewer.
- √ Payroll: payroll; payroll leasing; and payroll taxes and fringe.
- √ Maintenance: painting; repairs; exterminating; grounds; elevator; and other.

Replacement Reserve: This estimate is based upon .6 of 1% of the hard construction costs (i.e., architecture/engineering + development impact fees + construction). This estimate meets the HUD and CHFA guidelines for calculating replacement reserves. Some lenders require the replacement reserve to be impounded.

Real Estate Taxes: The real estate taxes are based on 1% of the estimated development costs of $16,839,052. (1% of $16,839,052 = $168,391). The annual per unit taxes equal $805.

Net Operating Income: The NOI equals gross income + other income minus vacancy loss, operating expenses, replacement reserve and real estate taxes.

Debt Service Coverage: The ratio of 1.10 is applied to the net operating income to compute the annual income that could be applied to service a first mortgage loan. The debt coverage service ratio is based upon the standard applied by the Savings Association Mortgage Company, Inc. (SAMCO), a corporation formed to assist in creating and financing affordable housing.

Maximum Permanent Mortgage: The mortgage amount is computed on the basis of the amount that can be contributed to debt service ($585,701), with a term of 30 years at an interest rate of 9%.

CHART 3
CITY OF CORONADO
SOURCES AND USES OF FUNDS

Financing Gap: As noted, the total development costs for the hypothetical project in equals $16,839,052. Given the affordable rent levels and all the other factors considered in the pro-forma, a first mortgage of only $6,066,006 can be supported — 36% of total development costs. The "financing gap" is the amount that needs to be bridged in order to make the project feasible. Stated differently $10,773,046 is needed from other city sources and/or Federal and State housing programs to make the project financially feasible.

Land Acquisition: No estimates are made of land costs. The financial analysis clearly shows that even with land at zero costs, deep subsidies are necessary to make affordable housing economically feasible. The density of development is not the key constraint factor as frequently assumed because, as shown land is needed at zero costs.

Architecture/Engineering: The estimate is calculated as 3% of the total construction costs for the project. The A/E costs can be as high as 4% but vary depending on the complexity of the site and physical conditions.

School Impact Fees: The fees are computed at $1.58 per square foot. (227,930 sq. ft. x $1.58/sq. ft. = $360,129).

City Per Unit Fees: The fee amount is calculated at $4,000 per unit (209 x $4,000 = $836,000).

Construction Costs: The estimate of $62/sq. ft. was applied to the gross square footage to determine total construction costs.

Appraisal: Usually an appraisal may cost between $3,500 to $15,000. The $10,000 entry is an estimate of what may be the costs. (If several developments were built then the costs would be higher.)

Taxes: The estimate represents an allowance for this cost factor. During the construction phase, property taxes must be paid on the land.

Escrow, Title Insurance and Recording: The estimate is an allowance for these costs incurred during the development phase.

Rent-Up Account: The estimate is calculated at 15% of the first year's gross income. The rent-up account represents the amount needed to cover fixed and variable operating expenses prior to full occupancy. The 15% standard is based on CHFA guidelines.

Marketing: The estimate is an allowance for this cost factor. The marketing costs encompass brochures, furnishing of a unit, advertising and personnel.

Construction Interest: The criteria for this cost factor is 10% for 12 months on an average of 60% of the loan outstanding. The assumption is that the construction loan is no larger than the first mortgage.

Construction Loan Points: This estimate is based on 2% of the first mortgage amount.

Permanent Loan Points: This estimate is based on 2% of the first mortgage amount.

Other Financing Costs: The estimate is an allowance for this cost factor.

Contingency: The estimate is an allowance for this cost factor.

INVENTORY OF GOVERNMENTAL CONSTRAINTS

The effects of four potential governmental constraints are described in this sub-section. The constraints analysis includes the following: land use controls: permits and processing; building codes and enforcement; and on-and off-site improvements.

Land Use Controls

Development standards for the various residential zones in Coronado are presented in Table 22, including density, minimum lot size, parking and height. The City contains a variety of residential development zones ranging from the more traditional R-1 single family to contemporary Planned Community Development. Additional property development standards are presented in Table 23, including setbacks, lot coverage, street width maximum and curbing.

On May 5, 1987, Coronado adopted an ordinance to permit modular or mobile home development of single family homes in the R-3 zone. Coronado does not have a specific ordinance that would implement the full intent of the second unit or "Granny house" legislation for R-1 zoning. However, the City has informed the State Office of Planning and Research that within the existing R-1B zone (one d.u./3,500 sq. ft.) and the R-1Ae zone (one d.u./5,250 sq. ft.) it is feasible to add a second unit to an existing single family unit **if it meets minimum size for 2 units**. There are numerous lots within R-1B zone that presently have one single-family home on a 7,000 square foot lot. Similarly, many properties exist in the R-1Ae zone that have one single-family home on a 10,500 square foot lot.

The residential zones provide sufficient flexibility to permit a range of housing types. The provision of affordable housing requires a density range of 18-25 DU/AC to serve low-income households and a density range of 25-40 DU/AC to serve very low-income households. The R-3, R-4, R-5 and R-SCD zones fall within those parameters. The R-PCD zone has flexible standards to encourage a wider range of housing opportunities. Parking is not related to number of bedrooms and is only based upon the number of units. Senior parking requirements may be modified by a Special Use Permit and parking plan review or a change in the development standards.

TABLE 23
ADDITIONAL PROPERTY DEVELOPMENT STANDARDS

Housing Types	Setbacks	Coverage*	Floor Area Ratio	Requirements	Requirements
R-1A	Front Yd.: 25' Side Yd.: 3' to 5' (10% lot width) Rear Yd.: up to 15' (20% lot depth)	50%	75% of gross lot area	Curb & Sidewalks required; 48', curb to curb	N/A
R-1B	Front Yd.: 25' Side Yd.: 3' to 5' (10% lot width) Rear Yd.: up to 10' (10% lot depth)	50%	75% of gross lot area	(SAME)	N/A
R-3	Front Yd.: 25' Side yd.: 3' to 5' (10% lot width) Rear Yd.: up to 10' (10% lot depth)	60%	90% of gross lot area	(SAME)	35% of gross lot area
R-4	Front Yd.: 25' Side Yd.: 3' to 5" (10% lot width) Rear Yd.: up to 10' (10% lot depth)	60%	160% of gross lot area	(SAME)	(SAME)
R-5	N/A	33%	N/A	(SAME)	(SAME)

*An additional 5% of the gross lot area is allowed for balconies, architectural projections, unenclosed patios, gazebos, trellises, porches, decks, and similar structures.

Permits and Processing

Development related fees and processing time can function as a constraint on residential development. Lengthy project processing may cause some developers (especially those with small projects) to avoid a city or county that has a reputation of long processing periods.

Table 24 lists the types of development-related processes and also the time and cost per process. Processing time is reasonable for each process, ranging from a General Plan Amendment to an environmental impact report. Most processes can be completed within a period of one to two months.

The 1990/1991 Construction Industry Federation Regional Fee Survey compared development fees of all 19 jurisdictions within San Diego County. As shown in Table 25, Coronado's development fees are comparable and, in many cases lower, than other communities in the County.

TABLE 24
DEVELOPMENT-RELATED FEES AND PROCESSING TIME IN CORONADO

Type of Process	Processing Time (In Weeks)	Fee
General Plan Amendment	6-10	$1,000*
Zone Change	5-8	1,000*
Special Use Permit	6-8	500*
Precise Development Plan**	--	--
Variance (Planning Commission)	3-4	300*
Zoning Administration Variance	3-4	200
Tentative Subdivision Map	4-8	1,500*
Final Subdivision Map	3-4	400
Tentative Parcel Map	4-6	700*
Final Parcel Map	3-4	300*
Planning Commission Interpretation	2-4	300*
Environmental Impact Report	9-12	1,000*
Service Request	1	25
Lot Line Adjustment Map	3-4	300*
Certificate of Compliance	2	300*

* Plus a $30.00 fee for each public notice required to advertise the initial public hearing before the Planning Commission and/or City Council.
** A PDP requires a SUP; however, only the SUP requires a fee.
*** Excludes cost of EIR preparation.
Table constructed by Castañeda & Associates.

TABLE 25

1990/1991 Construction Industry Federation Regional Fee Survey

	Carlsbad	Chula Vista	Coronado	Del Mar	El Cajon	Encinitas	Escondido	Imperial Beach	La Mesa	Lemon Grove	National City	Oceanside	Poway	San Diego	San Diego County	San Marcos	Santee	Solana Beach	Vista
Certificate of Compliance	$240/lot	$231	$175	$ 355 + $500 d	$100	$250d	$225	$100	$85	$25/lot	$200	$200	$1000	$1000	$400/lot	$100	n/a	$250	$185
Design Review	$250	$200 or $500	$150	$180	$0	$500, 800 or 1200d	$100	$150	$265	n/a	n/a	n/a	$225	not provided	$1850 + 1000d	$200	.00075 - .003 of BP value + $450	n/a	n/a
General Plan Amendment	$1050 or $2100	$2000 - 4000 d	$1000	$1190	$750	$950d	$474	$850	$715	$300 +$1000 d	$490	$3202, 3949, 5016	$1000	not provided	$1300 + 5560 d	$ 500 - $1000	$1000	$1700	$3460
Planned Development	$3680 or $10500	$2000d PRD $500d PCD/PID	n/a	n/a	$400	specific plan	$3500	$0	$0	$250-400	$400	n/a	$1650	$1850	Subdivision + CUP fees	Subdivision + CUP fees	n/a	n/a	$140
Rezone	$260, 790 or 1970	$2000d	$1000	$1190	$400	1500d	$250, 750 or $1875	$800	$715	$300 +$8/acre	$640	$2574 - $5147	$1600	$1750	$3775 + $1000d	GPA fees	$1550	$1500	$2410
Site Plan	$2630 or $5250	$150 or $250	n/a	n/a	$250	design review	$1000	$300	$265	n/a	$150	n/a	n/a	n/a	$1850 + 1000d	$350 apartments	n/a	$800	$1645 com 1545 ind 3395 apt
Special Use Permit (CUP)	$260	$1000 - 2000d	$500	$715	$100	$1700d	$2500	$650	$465	$375	$400	$1238	$1600	$1750	$3700+ $1000d	$350	.00075 - .003 of BP value + $1130	$1500	$2865
Specific Plan	$1580, 5250, 12600	$390	n/a	n/a	$400	$4000d	$10K minor $20K major	$850	$715	n/a	$400	$2120	varies	not provided	$18450 d	GPA fees	$1000	n/a	$3190
Variance	$530	$175	$300	$355	$100	$400d	$250	$180	$385	$120	$350	$1995	$275	$2200	$1000	$100	$500	$800	$302
Tentative Parcel Map	$1580	$2500d	$700	$595+120 /lot +450d	$500 + $5/lot	$700d	$800	$550	$ 440 + $30/lot	$875	$300	$ 876 +$49/lot	$500	$2200d	$ 2700 + $500d	$300	$900 + $100/lot	$1015	$925
Final Parcel Map	$1580	$2000d	$300	$120/lot + $700d	$300 +$5/lot	$950d	$1250 +$20/lot	$600	$315	$1000	$0	$400 +$35/lot	$1000 /sheet	not provided	$ 5000d	$100	$700 + $20/lot	$550 + $20/lot	$0
Tentative Subdivision Map	$1050	$2000d	$1500	$1780 + $500d	$550	$2000d	$1132	$800d	$850	$390	$700	$3416	$1650	$2200d	$900 + $6000d	$600	$2000	$2090	$3375
Final Subdivision Map	$2630	$5000d	$400	$1200 + $700d	$350	$950d	$1450	$600d	$1600	$5000	3% of improvements	$750	$1000 /sheet	$2200d	$5000d	$270	$900	$950	$260
Environmental Initial Study	$210	$500d	$250	$295	$100	$400d	$750	$150d	$220	$125	$100	$1152	$100	$1750d	$900	$100	$300	$0	$1485
Environmental Impact Report	$2100	$5000d	$1000	$595 + costs	$750	cost + 15%	$2000 or 4000	$650d	$1000d	cost + 10%	$850 + costs	$6618	cost + 20%	$5500d	$5000, 6000 or 9000d	$1000 + costs	$1250-2300 +120% costs	costs + 8%	$900+ 120% costs

The survey also compared fees for a prototypical home. Each jurisdiction was asked to list all the fees that would be required of a building permit application for a prototype home before a permit could be issued. The following table shows, from highest to lowest, the fee totals. Please note: 1. this only reflects a hypothetical situation; 2. average values were used where necessary. This information should not be used to draw conclusions beyond the parameters of the prototype example.

Total Fee Costs to Build a Prototype Home *

1.	Escondido	$21,507
2.	San Marcos	19,131
3.	Poway	16,740
4.	San Diego City	15,755
5.	Carlsbad	15,742
6.	Solana Beach	14,590
7.	Encinitas	14,527
8.	Chula Vista	14,193
9.	Santee	12,397
10.	Oceanside	12,012
11.	Vista	10,791
12.	San Diego County	9,279
13.	Imperial Beach	8,567
14.	Lemon Grove	8,459
15.	Del Mar	8,222
16.	La Mesa	7,733
17.	El Cajon	7,645
18.	National City	6,443
19.	Coronado	5,908

**Three bedroom, two bath single family detached home. 1800sf (square feet) living area. 400sf garage and 240sf patio. Apx. $139,000 valuation (calculated by each jurisdiction). Type V wood frame construction. 100A single phase electrical, 100,000 Btu FAU gas service, and a common set of fixtures.*

Although residential housing prices in Coronado are among the highest in the County, the cost for residential permits is lower than any of the 18 other jurisdictions.

Each of the 19 jurisdictions in San Diego County charge one or more types of development impact fees. These programs include fees for schools, public facilities, traffic mitigation, sewer, water, fire mitigation, parklands, art in public places, and drainage and flood control to include storm drains. The majority of the jurisdictions in the County charge multiple impact fees. Coronado only charges two; $1.58/sq. ft. school fee (to the school district) and a sewer connection fee of $850/unit. Based on a prototypical residential structure, using the 1990/1991 Construction Industry Federation survey, Coronado is the lowest of the 19 jurisdictions in the County in the total dollar amount charged for development impact fees; 1989/1990 SANDAG & Construction Industry Federation data showed Coronado to be the fifth lowest in the County. A comparison of development impact fees by jurisdiction is shown in Table 26.

Public Services and Facilities

There are no infrastructure deficiencies in Coronado that would constrain residential development. Infrastructure is adequate in all areas of the City.

Building Codes and Enforcement

The City of Coronado implements the Uniform Building Code, 1988 ed. The code enforcement program, staffed by on officer, operates on a complaint response basis. Approximately, 20 complaints are processed each month. Common code enforcements problems consist of illegal units and building activity general remodeling, without a permit. Most code enforcement activity occurs in the area from C to E Streets. This is the more densely populated area of the city. Zonings are R-3, R-4 and Commercial. Illegal units tend to create parking problems, which are more noticeable in multi-family residential areas where parking is limited.

The number of units needing rehabilitation is declining as older units are remodeled or replaced with new housing. Given the lack of vacant land and the high cost of land in Coronado, many owners have elected to remodel.

TABLE 26

Residential Development Impact Fees as Levied by Jurisdiction

Jurisdiction	Public Facilities	School	Traffic Mitigation	Sewer	Water	Fire Mitigation	Drainage and Flood Control	Art in Public Places	Parklands	Housing Trust Fund
Carlsbad	3.5% BP value	$1.58 sq ft	$60 ADT	$1,825 EDU	$2,276 EDU		$2,363 acre		$835	
Chula Vista *	$1,331 unit	$1.58 sq ft	$248 ADT	$2,000 EDU	$2,700 EDU				$1,680	
Coronado		$1.58 sq ft		$850 EDU						
Del Mar		$1.58 sq ft								
El Cajon		$1.58 sq ft							$300	
Encinitas		$1.58 sq ft	$90 ADT	$2,600 EDU	$3,165 EDU	$0.10 sq ft	$0.21 sq ft IS		$1,763	
Escondido	$1,136 unit	$1.58 sq ft	$193 ADT	$4,790 EDU	$3,760 EDU		$8,636 acre	$0.30 **	$1,731	
Imperial Beach		$1.58 sq ft		$234 EDU					$1,100	
La Mesa		$1.58 sq ft		$600 EDU					$275	
Lemon Grove		$1.58 sq ft							$200	
National City		$1.58 sq ft							$125	
Oceanside	$503 unit	$1.58 sq ft	$17 ADT	$1,565 EDU	$1,095 EDU		$3,785 acre		$956	
Poway		$1.58 sq ft	$7 ADT	$2,856 EDU	$2,515 EDU		$1,260 acre		$2,250	
San Diego *	$2,926 unit	$1.58 sq ft	$66 ADT	$3,865 EDU	$1,960 EDU				Inc in Pub Fac	
San Marcos	$5,957 unit	$1.58 sq ft		$2,400 EDU	$1,900 EDU	$318 SFD	$5,307 acre			
Santee		$1.58 sq ft	$178 ADT	$489 EDU	$490 EDU		$597 unit		$3,258	
Solana Beach	1.0% BP value	$1.58 sq ft		$3,000 EDU	$390 EDU	$20 SFD			$600	
Vista	$145 unit	$1.58 sq ft	$120 ADT	$1,731 EDU	$1,390 EDU	$132 SFD	$2,437 acre		$1,253	
Unincorporated		$1.58 sq ft		$1,740 EDU	$1,058 EDU	$0.11 sq ft			$733	

* Chula Vista and San Diego figures represent a weighted average due to significant intrajurisdictional differences. The following provides additional detail of fee structures:

Chula Vista (east of 805)	$1,374 unit	$1.58 sq ft	$285 ADT	$2,000 EDU	$2,700 EDU
Chula Vista (west of 805)	$1,047 unit	$1.58 sq ft		$2,000 EDU	$2,700 EDU
San Diego (Urbanized)		$1.58 sq ft	$151 ADT	$3,865 EDU	$1,960 EDU
San Diego (Urbanizing)	$5,224 SFD	$1.58 sq ft		$3,865 EDU	$1,960 EDU

** $0.30 per sq ft, first 1800 sq ft exempted.

Key:

BP value –	Building Permit Value
ADT –	Average Daily Trips
SFD –	Single Family Dwelling
EDU –	Equivalent Dwelling Unit
sq ft IS –	square feet of Impervious Surface

On- and Off-site Improvements

Coronado is basically a fully developed City with curbs, gutters, sidewalk, infrastructure, etc., and therefore, has minimal on-and off-site improvements required.

Other Constraints

As discussed previously, Coronado has unique physical and cultural features that contribute to special reactions regarding housing issues and new development. Among governmental and related constraints, "Other" constraints may have the most limiting impacts on housing programs in the City.

Article 34 Referendum

The result of the defeat of the Article 34 referendum is that Coronado will not have the option of directly providing and administering subsidized housing. The alternative is to rely on the private sector for this with assistance from the City.

San Diego County Department of Housing and Community Development and Housing Authority

Coronado's community development program is administered by the County's HCD Department and the Housing Authority. The County approves, disapproves and administers programs for the City.

Ranking them in order of impact or effect, the most prominent of the limitations on the program is that of affluence. Relatively few people qualify for the program in Coronado. For example, if their income meets the program criteria, they usually have assets that disqualify them for applying for a loan. Second, although efforts have been made by the Housing Authority staff to inform Coronado residents about the rehabilitation program, many people are suspicious of getting involved in government programs and reject any consideration of them.

Most of the eligible households for assistance in Coronado are elderly; many of them live in rental units. The rehabilitation program does have funds that are allocated to "investor units" or rental units. In Coronado, however, there is not much incentive for an apartment owner to use a County rehabilitation loan to refurbish a unit. Providing a unit for a subsidized tenant (by keeping the rents within County guidelines) results in an income loss for the landlord when the unit can be left as is and command higher rents.

Finally, the Block Grant funding program requires an environmental survey of units proposed for rehabilitation. Many structures in Coronado, commercial and residential, either are or have historical value and/or unique architectural features. This possibility of historical value usually results in a rehabilitation application from Coronado spending 90 days in Sacramento in the State Historical Preservation Office (SHPO).

In addition to greatly increasing the application process, SHPO will often place conditions on how the unit can be rehabilitated. These conditions often add further delays and cost to the rehabilitation process. Sometimes the applicant drops out of the program because of delays and levels of government constraints.

Coastal Commission

Although Coronado has adopted a Local Coastal Program, the Coastal Commission has retained appeal jurisdiction over portions of the City. The structure of the appeal jurisdiction is explained in the following paragraphs.

This "appeal jurisdiction" area includes lands between the sea and the designated first public road paralleling the sea or 300' from the inland extent of any beach or of the mean high tide line if there is no beach, whichever is the greater distance. Also included are lands within 100' of streams and wetlands and lands within 300' of the top of the seaward face of the coastal bluff.

A map has been prepared to show where the California Coastal Commission retains post-LCP certification permit and appeal jurisdiction pursuant PRC S30619(b) and S30603(a) and (a)(2). In addition, developments also may be appealable pursuant to PAC S30603(a)(3), (a)(4) and (a)(5). If questions arise concerning the precise location of the boundary of any area defined in the above sections, the matter should be referred to the local government and/or the Executive Director of the Commission for clarification and

information. This plan may be updated as appropriate and may not include any lands where post-LCP certification permit and appeal jurisdiction is retained by the Commission.

Essentially, what can occur is that a land use decision (permit granted or denied in this area by the City) can be appealed to the Coastal Commission. Exhibit 8 illustrates the appeal jurisdictions (darkly shaded areas). Also, in the illustration, are areas covered by a striped pattern, which designate the jurisdiction of the California Coastal Commission. Unmarked areas surrounded by California Coastal Commission jurisdiction are under San Diego Unified Port District Coastal Permit jurisdiction. The City has no authority over this area, therefore, there are no over-lapping jurisdiction issues.

While it is not anticipated that conflict over residential development would occur in any of the coastal appeals jurisdiction areas, the process does have a potential of constraining development. As of this time, the City has not encountered any conflict with the Coastal Commission and the appeals jurisdiction.

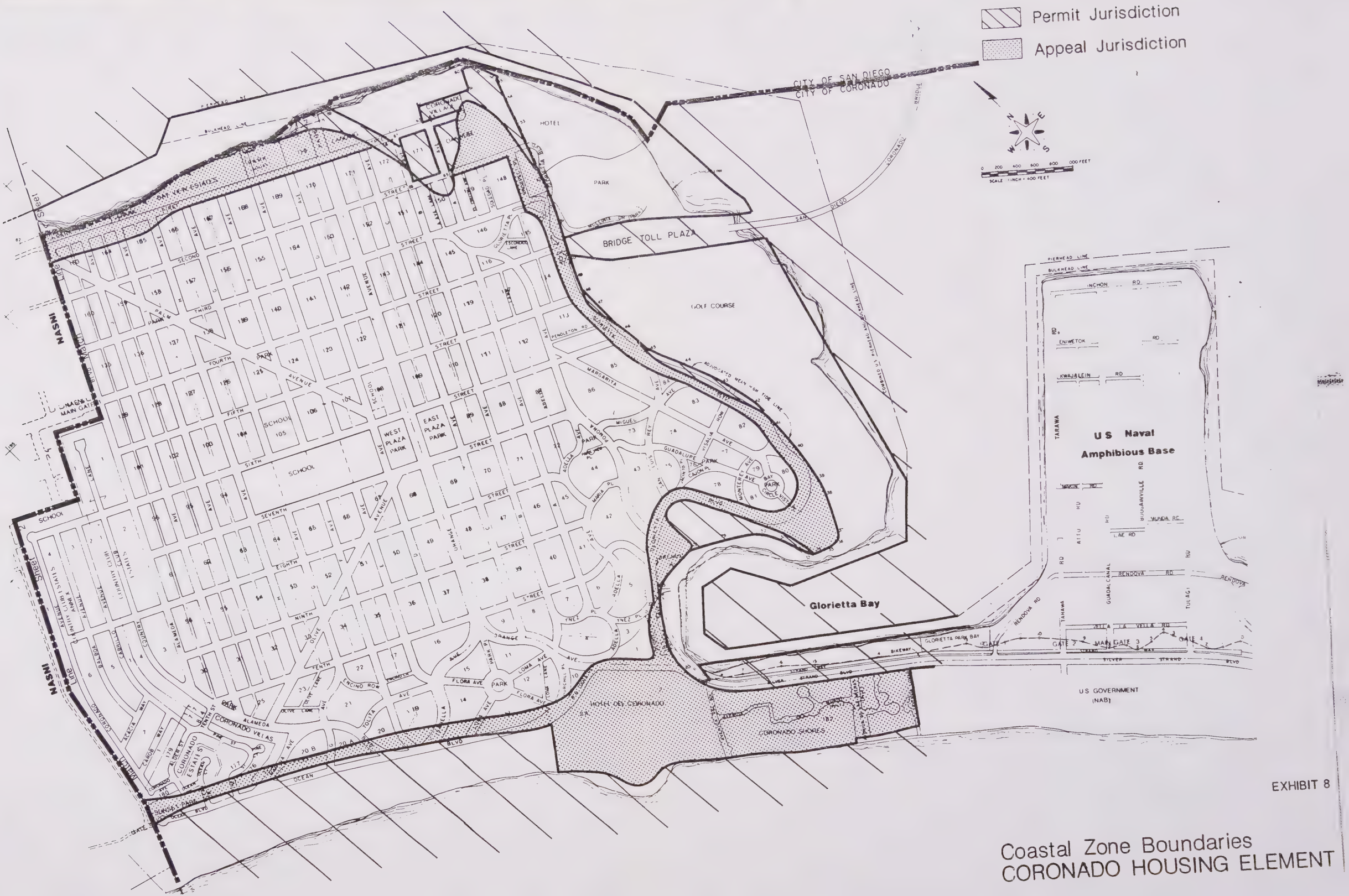

EXHIBIT 8

Coastal Zone Boundaries
CORONADO HOUSING ELEMENT

SECTION TWO:
HOUSING POLICY STATEMENT

5.
HOUSING GOALS, POLICIES, PROGRAMS AND OBJECTIVES

INTRODUCTION

Section 65583(b) of the Government Code requires:

> *"A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing."*

The following definitions, developed by the State D/HCD, provide guidance on the meanings of these terms:

> *"Goals are general statements of purpose. Housing element goals will indicate the general direction that the jurisdiction intends to take with respect to its housing problems. While reflecting local community values, the goals should be consistent with the legislative findings (Section 65580) and legislative intent (Section 65581) of Article 10.6 and of other expressions of state housing goals contained in the housing element law. Goals may extend beyond the time frame of a given housing element.*
>
> *Policies provide a link between housing goals and program; they guide and shape actions taken to meet housing objectives.*
>
> *Quantified objectives are the maximum actual numbers of housing units that the jurisdiction projects can be constructed, rehabilitated, and conserved over a five-year time frame. In order to more realistically plan for the implementation of housing programs, it is useful for localities to establish objectives for each housing program which will be implemented during the time frame of the element. Objectives may therefore be short-term in outlook compared to community's goals."**

GOALS, POLICIES AND IMPLEMENTING PROGRAMS

The City's housing goals and policies are presented in the following pages. The programs which serve to implement each policy are explained in Section 6. The goals are organized according to the State-mandated considerations of a Housing Element.

**State Department of Housing and Community Development, Questions and Answers Report. (June 1987), page 10.*

GOALS, POLICIES, OBJECTIVES

According to Article 10.6, a local housing element must contain a statement of housing goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing. The goals, objectives and policies presented in this section are presented in five categories: 1) existing housing, 2) new housing, 3) housing assistance, 4) equal housing opportunity and 5) removing governmental constraints.

Goal -- Existing Housing

- Conserve and improve the condition of the existing standard affordable housing stock.

Policies

- To conserve the existing housing stock.
- To promote the rehabilitation of substandard and deteriorating housing.
- To encourage homeowners who cannot afford to rehabilitate their homes to participate in City/County programs.

Objectives

- To improve three alley units per year through code enforcement and incentives to encourage property owners to repair and upgrade these units.
- To increase participation in the CDBG Owner Rehabilitation Program through expanded outreach efforts. The quantified objective is to serve more than three households in the next five years.
- To generate interest in the CDBG Owner Investor Program within the next 12 months through expanded outreach efforts.

Goal -- Affordability Conservation

- Assist in the development of adequate housing to meet the needs of low and moderate income households.

Policies

- To support and encourage the participation of Federal, State, and County agencies in housing assistance programs.
- To encourage the retention of rental units in the moderate and lower income levels.

- To explore and evaluate alternatives for preserving the existing stock of affordable housing which are currently being practiced in Southern California coastal communities.

Objectives

- To assist 15 households annually through the Section 8 program.
- To assist 110 households annually through the Local Rent Subsidy program.
- To increase the vacancy factor that determines whether apartments may be converted to condominiums from four percent to five percent.
- To consider an ordinance amendment that would facilitate the improvement and enlargement of legal non-conforming alley units.

Goal -- Development of Affordable Housing

- Identify adequate housing sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income groups.

Policies

- To increase housing opportunities for moderate and lower income households in Coronado.
- To review land use alternatives to determine whether any City or School District owned properties would be suitable for residential development.
- To express a desire for the development of a portion of the school district property as affordable housing.
- To ensure that land use and zoning standards provide sufficient flexibility to promote a wide range of housing types and densities.
- To monitor the City's contribution to regional housing need.
- Support a change to the State housing law that would require the San Diego Association of Governments to prepare projections of a City's share of regional housing need over a 20-year period and to include a community's general plan build out as one factor in the allocation of housing need.

Objectives

- To reduce the 20-unit project size threshold for requiring the affordable housing in-lieu fee.

- To consider increasing the amount of the housing in-lieu fee to account for inflation and increased cost of housing.

- To allocate monies in the Affordable Housing Fund toward the development of an affordable housing project and/or to provide additional assistance through expansion of the Local Rent Subsidy program.

- To determine community interest regarding the development of a senior homesharing program.

- To grant density bonuses and fee waivers for affordable housing developments on a project by project basis pursuant to the implementing procedures for projects under the provisions of AB 1115.

- To prepare a Public Facilities Plan to determine the highest and best use for City-owned properties.

- To facilitate the school district's efforts to determine the highest and best use for school district properties, including provision of affordable housing on site.

- To continue to facilitate the development of a wide range of housing types through the Land Use Element and Zoning Ordinance.

- To prepare an Annual Progress Report.

Goal -- Removal of Governmental Constraints

- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.

Policies

- To establish standards and procedures that encourage the development, maintenance, and rehabilitation of affordable housing.

- To review the actions necessary to establish minimum densities in the R-3 and R-4 zoning districts. (A minimum density establishes a threshold below which new housing could not be built.)

Objectives

- Reduce or waive development fees for residential projects that are consistent with the General Plan and zoning and provide at least 20% of total units as affordable housing pursuant to the implementing procedures under the provisions of AB 1115. (This policy shall be implemented when the City fees are increased to be more consistent with countywide averages.)

Goal -- Equal Opportunity

- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, or color.

Policies

- To promote the provision of adequate housing for households with special needs, including but not limited to, large families, handicapped persons, families with children, the elderly and the homeless.

Objectives

- Make available to the public the fair housing handbook prepared by the Heartland Human Relations.

OBJECTIVES

State law indicates that a local housing element should quantify the planned objectives for the rehabilitation, conservation and new construction of housing. The objectives are listed below:

- Improvement and rehabilitation of 30 housing units during the 1991-1996 period (based on the yearly average the past three years.)

- Conservation of 125 housing units (Section 8 and Local Rent Subsidy assisted units).

- The City anticipates the development of about 854 new housing units during the seven year period between 1989-1996 based upon already completed housing units; approved development; vacant land zoned residential; and expected infill development based upon past trends; mixed use development; school property development and other affordable development.

  √ Residential Construction = 196 dus
  √ Silver Strand Phase II = 180 dus
  √ Approved Development = 97
  √ Cays Build Out = 19 dus
  √ Vacant Residential = 119 dus
  √ Infill Development
  (Actual Expectations) = 120 dus
  √ Mixed Use = 50 dus
  √ School Property = 29-34 dus
  √ Other Affordable Development = 44 dus

The quantitative objective falls short of the regional share figure by an estimated 163 housing units (973-810). The income group objectives, however, closely approximate the income distribution of need per the SANDAG fair share figures.

The quantitative objectives by income group are summarized below:

Income Group	Quantitative Objective	Percentage Distribution
Very Low	203	23.8%
Low	100	11.7%
Moderate	160	18.7%
Above Moderate	391	45.8%
	854	**100%**

Also the numerical target represents build out of all the land in Coronado with the exception of infill land to be recycled to higher density housing. For projection purposes, it was estimated that 120 housing units could be recycled to higher density housing based on past development trends. Housing unit development in the next five years may be slower than in the past two years due to the lack of construction and permanent financing in the private market place. For these reasons, the objectives have been established at levels that are probably attainable. Nonetheless, the City will establish a program to facilitate and accelerate the pace of residential development in the R-3 and R-4 recycling sites. For example, this would be accomplished by the Density Bonus Ordinance and flexibility with Zoning Standards. The potential number of units from this program have not been included in the quantified objectives (but are included in the site inventory).

Quantified objectives need not match exactly housing need. According to Section 65583(b) of the Government Code:

> *"It is recognized that the total housing needs identified pursuant to subdivision (a) may exceed available resources and the community's ability to satisfy this need within the content of the general plan requirements outlined in Article 5 (commencing with Section 65300). Under these circumstances, the quantified objectives need not be identical to the identified existing housing needs, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved over a five-year time frame."*

The quantified objectives represent achievable targets. Preservation of existing, affordable rental housing is an important goal of the Housing Element. Consequently, several action programs are proposed to achieve this aim. Although rehabilitation achievements have not been extensive in recent years, a quantitative objective has been set forth to guide program efforts.

The new construction objectives is for the seven year period of 1989-1996. The numerical target is based on past development trends and includes the development of 180 military housing units. Since new development on vacant land is extremely limited, the realistic possibility for meeting the target depends, to a degree, on the extent of infill development and facilitating new development through land use regulations.

The City's quantified objectives by income category are summarized in Table 27. The objectives include 30 rehabilitated units; 140 preserved units; and the construction of 854 units for all income groups.

TABLE 27
CITY OF CORONADO
QUANTIFIED OBJECTIVES BY PROGRAM AND INCOME CATEGORY

	Program Category		
Income Category	**Rehabilitation**	**Conservation**	**New Construction**
Very Low	15	76	203
Low	15	72	100
Moderate	------	------	160
Above Moderate	------	------	391
TOTAL:	**30**	**148**	**854**

Source: Quantified objectives as discussed above and City's proportion of very low and low income households. The objectives include but are not limited to:

Rehabilitation — 9 unit, 800 block Orange, 49% Very Low/Low and 51% Moderate.

Conservation — 23 unit 415 F Avenue, Aurich, 49% Very Low/Low and 51% Moderate.

New Construction — 29-34 unit 600 block D, school property, 49% Very Low/Low and 51% Moderate; 44 unit 300 Orange, Hakes, 49% Very Low/Low and 51% Moderate.

6.
5-YEAR HOUSING PROGRAM

INTRODUCTION

According to Section 65583(c), the housing element must include:

> *"A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available. In order to make adequate provision for the housing needs of all economic segments of the community, the programs shall" . . . address specific needs.*

A 5-year housing program must address five specific need categories:

1. Provision of adequate housing sites in relation to the projected needs.
2. Affordable housing development.
3. Removal of governmental constraints.
4. Housing conservation and improvement.
5. Equal housing opportunity.

CHART 4
CITY OF CORONADO: HOUSING PROGRAM DESCRIPTION
MID-1991 TO MID-1996

PROGRAM CATEGORY	PROGRAM DESCRIPTION	QUANTITATIVE OBJECTIVES	FUNDING	AGENCY RESPONSIBLE
Conserve and Improve Existing Housing				
1. Structural Conservation and Rehabilitation	A. Enforcement of Uniform Housing and Building Code	√ Improve 15 dwelling units.	√ General Fund	√ Community Development
	B. Housing Rehabilitation Programs	√ Provide financial assistance for the improvement of 9 housing units.	√ Community Development Block Grants	√ Community Development √ County Housing Authority
	C. Housing Coordinator	√ Increase public awareness of housing programs.	√ N/A	√ Senior Affiars Committee √ Community Development

CHART 4
CITY OF CORONADO: HOUSING PROGRAM DESCRIPTION
MID-1991 TO MID-1996

PROGRAM CATEGORY	PROGRAM DESCRIPTION	QUANTITATIVE OBJECTIVES	FUNDING	AGENCY RESPONSIBLE
2. Affordability Conservation	A. Condominium Conversion Regulations	√ Increase vacancy factor from 4% to 5%.	√ General Fund	√ Community Development
	B. Section 8	√ Assist 15 households annually.	√ U.S. Department of Housing and Urban Development (HUD)	√ City Council √ Community Development √ HUD √ County Housing Authority
	C. Local Rent Subsidy	√ Assist 110 households annually.	√ 20% Set-Aside funds	√ Redeveloment Agency √ County Housing Authoirty
	D. Ordinance Amendment	√ Conserve alley housing.	√ N/A	√ City Council
	E. Housing Preservation Strategies	√ Prepare a comprehensive evaluation of preservation strategies within twelve (12) months of Housing Element adoption.	√ General Fund √ 20% set-aside √ Affordable Housing Fund	√ Community Development √ Planning Commission √ City Council

CHART 4
CITY OF CORONADO: HOUSING PROGRAM DESCRIPTION
MID-1991 TO MID-1996

PROGRAM CATEGORY	PROGRAM DESCRIPTION	QUANTITATIVE OBJECTIVES	FUNDING	AGENCY RESPONSIBLE
Assist in Low/Moderate Income Housing Development				
1. Federal & State Subsidy Programs	A. Density Bonus Implementation Language in Housing Element.	√ N/A	√ General Fund	√ Community Development Department
2. Local Incentives	A. Affordable Housing Fund	√ Collect fee for each development which meets the revised threshold size requirement.	√ In-Lieu fee	√ Community Development
	B. Revisions to In-Lieu Fee Program	√ Conduct study/analysis within 12 months.	√ In-Lieu fee	√ Community Development
	C. Public Facilities Plan	√ Determine best use of City-owned lands.	√ General Fund	√ City Manager's Office
	D. Mixed Use Incentives	√ Assist 50 households	√ General Fund	√ Community Development √ Plannning Commission √ City Council
	E. CDBG Barrier Removal	√ Study Program	√ N/A	√ County Housing Authority
	F. Senior Home Sharing	√ 50 affordable units	√ General Fund	√ Senior Affairs Committee

CHART 4
CITY OF CORONADO: HOUSING PROGRAM DESCRIPTION
MID-1991 TO MID-1996

PROGRAM CATEGORY	PROGRAM DESCRIPTION	QUANTITATIVE OBJECTIVES	FUNDING	AGENCY RESPONSIBLE
Provision of Adequate Housing Sites				
1. Potential Housing Capacity	A. Land Use Element	√ Implement Land Use Element; anticipate construction of 514 housing units.	√ General Fund	√ City Council √ Planning Commission √ Community Development
2. Variety of Housing Types	A. Land Use Element and Zoning Ordinance	√ Facilitate variety of housing types	√ General Fund	√ Community Development
	B. Annual Progress Report	√ Monitor fair share accomplishments	√ General Fund	√ Community Development
Removal of Governmental Constraints				
1. Fees	A. Fee reduction or waiver for affordable housing.	√ Encourage projects with at least 20% affordable housing.	√ General Fund	√ City Council √ Planning Commission √ Community Development
2. Minimum Density Thresholds	A. Consider establishing minimum densities in the R-3 and R-4 zones.	√ Ensure an adequate inventory of sites available for housing.	√ General Fund	√ City Council √ Planning Commission √ Community Development

CHART 4
CITY OF CORONADO: HOUSING PROGRAM DESCRIPTION
MID-1991 TO MID-1996

PROGRAM CATEGORY	PROGRAM DESCRIPTION	QUANTITATIVE OBJECTIVES	FUNDING	AGENCY RESPONSIBLE
Promote Equal Housing Opportunity				
1. Outreach Program	A. Development and implementation of a system to refer discrimination complaints to the proper agencies.	√ N/A	√ General Fund	√ City Manager √ City Attorney √ Community Development
	B. Make available Fair Housing Handbook.	√ Increase Public Awareness	√ N/A	√ Community Development

CONSERVE AND IMPROVE EXISTING HOUSING

Code Enforcement

The City will continue to conserve existing housing through its code enforcement program. The recycling of neighborhoods, driven by the private marketplace, has resulted in the improvement and expansion of existing housing as well as the removal of substandard units. No changes to the code enforcement program are needed at this time.

Alley Housing Improvements

In addition to the improvement of alley housing units through the code enforcement program, an ordinance amendment to permit legal non-conforming alley units to be upgraded would provide an incentive for property owners to conserve this type of housing. The quantified objective to improve alley units is three units per year. The ordinance amendments were approved by the Planning Commission in May of 1993 and will be **addressed by the City Council by February of 1994.**

Housing Improvement Coordinator

An expanded outreach program is needed to encourage residents to participate in existing housing programs. Many residents, particularly those who are elderly, are reluctant to apply and often find the application process confusing. An appointed staff member of the Community Development Department will function as the housing manager coordinator to expand outreach programs and simplication of the application process.

Meetings have been conducted with the Coronado Association of Realtors to expand and disseminate information to developers, property owners, and apartment property managers regarding rehabilitation, rental assistance, and new development funding opportunities available through City financial assistance programs. Through public City Council meetings, television and newspaper coverage, the City has publicly made the development community aware that the City is entertaining proposals for affordable housing projects which may need/require City financial assistance.

CDBG Owner Rehabilitation Program

This program, which is eight years old, has assisted ten households since its inception. The number of participants is declining. Five households were served the first three years and five households were served the next five years. County staff indicated that the outreach effort has been limited. The City will increase outreach efforts with newspaper articles and distribution of program information at the City Hall, library, and senior center. If the participation level does not increase within 12 months, it is recommended that the program funding be reallocated to other housing programs. Already in 1993 through expanded community outreach efforts as described above, the City has assisted one property to rehabilitate nine single room occupancy units in the City's Central Commercial Zone. Rehabilitation projects are anticipated to be received through continued public awareness programs.

CDA Owner Investor Program

This program has not had any participants during the last five years. This may be due to both the economic climate of Coronado and the lack of outreach efforts. As with the Owner Rehabilitation Program, the City will endeavor to publicize this program extensively for the next 12 months. If there is still no interest exhibited in the program, funds will be reallocated to other housing programs.

AFFORDABILITY CONSERVATION

Local Rent Subsidy Program

The Coronado Community Development Rental Assistance Program is a rental assistance program available to elderly (62 years and older), handicapped and families earning less than 80 percent of median income, as adjusted for family size, that reside in Coronado. The program is funded with redevelopment tax increment revenues. Tenants participating in the program select the housing units in which they wish to reside. The County Housing Authority staff, acting as agent for the Coronado Community Development Department, inspects the dwelling unit to ensure that it is safe and sanitary. The Housing Authority then determines the amount of rental assistance and prepares the appropriate contracts.

Tenants will pay all rent and utilities minus the monthly rental assistance subsidy. The housing assistance payment is an amount equal to the difference between 25% of the tenants gross monthly income as adjusted pursuant to the Section 8 program regulations and 110% of the Section 8 Housing Assistance Payments Program Fair Market Rent as published by the US Department of Housing and Urban Development of San Diego County. Fifty-five households were being assisted when the housing element revisions were originally initiated. The goal for the next five years is to assist 110 households annually. Since 1992, the City has assisted 90-110 households so the City's goals are being pursued and achieved.

Section 8 Housing Program

The City will continue to participate in the Section 8 program, which is currently assisting 13 households in Coronado. The quantified goal for the next five years is to assist 15 households annually.

Condominium Conversion Ordinance

Most households in Coronado that are receiving assistance from the various housing programs reside in rental units. Through the recycling of older neighborhoods, apartments are diminishing as they are being demolished and replaced by high-priced condominiums. It is important to retain the rental housing stock as a source of affordable housing. The apartment vacancy rate is currently at 5%. Excluding the Oakwood Apartments, a large complex that caters to corporate clients and accounts for one-third of the apartment housing in Coronado, the vacancy rate is a low 2%. The smaller, more affordable apartment units are dwindling.

To promote the retention of rental housing, it was suggested that when the Housing Element was initiating the vacancy factor for permitting conversions be increased from 4% to 5%. This was completed in June 1992 by an ordinance amendment. The Community Development Department will continue to conduct an annual vacancy survey and to enforce the Condominium Conversion Ordinance. In addition, the following finding must be made prior to approval of a condominium conversion application: "The subdivision would not displace predominantly low and moderate income families or tenants without adequate provision for the suitable relocation of such families or tenants."

Alley Housing

It is the City's intent to retain "legal non-conforming alley units" as a source of affordable housing. The ordinance amendment before the City Council to permit the improvement and enlargement of these units is intended to promote the conservation of lower-priced rental units.

Housing Preservation Strategies

Opportunities for the development of affordable housing are important to the City but they also are limited. Consequently, an appropriate focus of future actions of the City is the preservation of the existing stock of affordable housing. The preservation of this housing will contribute to offering a range of choices in terms of housing prices, rents and types. The City intends to complete a comprehensive analysis of housing preservation strategies that are being implemented by other coastal communities located in southern California. Among the strategies to be evaluated for possible implementation are: a housing preservation fee; replacement housing policy and ordinance; and the acquisition and rehabilitation of other housing units.

DEVELOPMENT OF AFFORDABLE HOUSING

Affordable Housing Fund

Program Description

This Fund was established in 1986. The City collects a $2,100 in-lieu fee for affordable housing from all residential developments of 20 or more units that choose not to provide affordable housing units. **The fund is a financial resource to facilitate affordable housing development.**

The City will cooperate with the School District to achieve the development of affordable housing at the surplus school site (Palm and D Streets). The City's role in this program will include, but not be limited, to:

- √ Establishing the density of residential development.
- √ Reviewing and approving the site plan, including dwelling unit sizes.
- √ Providing a source of gap financing from the Affordable Housing Fund.
- √ Offering support to the School District and project developer in securing additional financing for the affordable housing component.

Agency Responsible

Achievement of the affordable housing development will involve four distinct entities of the City: 1) City Council; 2) Planning Commission; 3) Community Development Department; and 4) Redevelopment Agency. The major staff work on this program would be contributed by the Community Development Department.

Quantified Objective

The numerical target for this program is 29 affordable housing units. The focus of this program would be on addressing the needs of lower income households — that is, at 50% to 80% of the median annual income in San Diego County. As noted elsewhere in the Housing Element, the development of 180 housing units at the Strand has met most of the City's "very low" income housing need, as projected by SANDAG.

Funding Source

The City's financial contribution to this project would be from the Affordable Housing Fund. Additional sources of gap financing may be necessary from other State or Federal programs. At this time it is unknown whether these additional resources would be needed to make the project financially feasible.

Time Schedule

It is anticipated that achievement of this program and objective could be accomplished in 3-1/2 years or by mid-year 1995. This is based on the following general schedule:

- √ Project Selection — within 12 to 18 months
- √ Project Financing — 19th through 30th months
- √ Project Development — 31st through 42nd months

Already the City's Community Development Agency has selected Galvin-Cristilli out of 35 architectural firms to design the affordable housing project at the surplus school site on Palm and D Streets.

Revisions to In-Lieu Fee Program

The City is also actively pursuing public/private ownership of affordable housing utilizing the housing funds in conjunction with Coronado Redevelopment Agency Funds. The City is requesting that projects contain 49% of the units affordable to very low and low income households and 51% at moderate income levels. The City is currently reviewing and negotiating with the School District for a project of 29-34 units; a developer proposing 23 units, and additional property owner proposing 44 units. The City is also in the process of reducing the threshold level for units required to provide affordable housing or pay in-lieu fees. The City Council will consider a two unit threshold size and $6,000 fee at their June 15, 1993 meeting. This ordinance change will enable the City to maintain funding for rental assistance or new construction programs.

Revisions to In-Lieu Fee Program

Development in the future may be more frequently in smaller-scale developments of less than 20 dwelling units. In the aggregate, these projects would have similar adverse affects on the housing market. A special study was completed regarding revisions to the in-lieu fee program which determined the existing need to increase the in-lieu fee amount and decrease the threshold level. The original Council sub-committee which reviewed the study and ordinance wanted a very high in-lieu fee to encourage the development of an affordable unit with new construction rather than payment of fees. In May of 1993, the Planning Commission recommended to the City Council an increase in the housing in-lieu fee to $6,000 and decrease in threshold level for units required to contribute to the fund to a three unit project size. The recommendation was heard by the City Council on July, 7, 1993. The City Council approved a two-unit threshold with a 20% proportionate requirement and $7,000 in-lieu fee.

Military Housing Program

A 180 unit project known as the Silver Strand was constructed in 1990. This development, which consists of 120 two-bedroom and 60 three-bedroom units, is affordable to military families and a major contribution to meeting the City's share of regional housing needs. Monthly housing costs range from $314 to $508.

Density Bonuses/Fee Waivers

A Density Bonus Ordinance will be prepared for Council consideration that identifies provisions to be included in binding agreements with developers and the type of instruments that will be utilized to secure these provisions. Minimum provisions to be secured for reserved units would include:

Number of units by number of bedrooms.
Standards for maximum qualifying household incomes.
Standards for maximum rents or sales prices.
Party/process responsible for certifying tenant incomes
How vacancies will be marketed and filled.
Restrictions and enforcement mechanisms binding on property upon sale of transfer.

Agency Responsible

The Community Development Department will be responsible for developing the density bonus ordinance. Final adoption of the ordinance would follow the public hearing process with the Planning Commission and City Council.

Quantified Objective

At this time, no quantified objective can be established for housing developments affected by this ordinance. A quantified objective would be set forth as a part of the process of adopting the final ordinance.

Funding Source

The General Fund would be the financial resource to support the research necessary to complete the ordinance. The Community Development Department would be in charge of ordinance preparation.

Time Schedule

A draft density bonus ordinance will be completed by September 1993. **Public hearings and discussions before the Planning Commission will commence in September of 1993. City Council review of the final Density Bonus Ordinance along with necessary CEQA analysis is estimated to be completed by May of 1994.** The draft and final ordinances will be transmitted to HCD for information purposes.

Mixed-Use Incentives

Program Description

This program will permit and facilitate the development of affordable housing units in the Limited Commercial and Central Commercial zones. Retail or other commercial development would be located on the ground floor with residential use permitted on the second and third floors. Both zones have a height limit of three stories or 40 feet.

This mixed-use concept has been implemented in other cities with a "village-atmosphere" such as Solvang. In that community, the affordable housing is designed to meet the housing needs of persons working in the hotels, shops and restaurants located in the village. The City of Orange has facilitated mixed-use development in the "Plaza" district of the downtown area.

In order to facilitate the development of mixed-uses, the City Council will consider authorizing incentives and other tools to facilitate affordable housing units in the Limited Commercial and Central Commercial zones. Special incentives are needed to promote mixed-use development in the Central Commercial zone, such as reduced parking requirements. Additional financial incentives also may be appropriate from CDBG funds and the 20 % set-aside funds. As part of this program, the City will collect information on how other southern California cities have encouraged and regulated mixed-use development. One purpose of the data gathering, is to identify effective outreach and marketing efforts to the business owners.

Agency Responsible

Three city entities would be involved in preparing the mixed-use incentives: 1) City Council; 2) Planning Commission; and 3) Community Development Department. The staff work on this program would be completed by the Community Development Department.

Quantified Objective

The quantified objective for this program is 50 affordable housing units. The focus of the program would be on the housing needs of low income households. The objective is more of a desired target of the City rather than a figure based on past development in the City. Because of the economic recession, there has not been new commercial development in the City that would be representative of the potential in the long-range future. Indeed, the opportunity for residential housing mixed with commercial may make the latter more financially feasible.

Funding Source

The research and analysis necessary to prepare the incentives would be conducted by the Community Development Department. The General Fund would be the financing source for completing this program.

Time Schedule

The City Council will consider authorizing the preparation of incentives for encouraging affordable housing in commercial zones by December 1993. It is anticipated that a package of incentives would be endorsed by the Planning Commission and City Council by March 1994. Thereafter, public hearings and adoption procedures would occur by July 1994.

Public Facilities Plan

The City Manager's Office is currently preparing a Public Facilities Plan to determine the optimum use for all public properties. The potential for the development of affordable housing will be evaluated among the land use alternatives. At present, none of the publicly-owned properties are currently vacant.

CDBG Program

Coronado will continue to participate in the Community Development Block Grant Program. During the next five years, the City will endeavor to assist handicapped households by providing accessibility through the Architectural Barrier Removal program. During the last planning period, all funds for this program were allocated to providing handicapped access at the senior center. The quantified goal for the next five years is to provide handicapped access improvements for five households. This program is administered for the City by the County of San Diego.

Senior Home Sharing

During the next planning period, the Community Development Department through contact with various senior citizen organizations and outreach programs will determine whether Coronado seniors are interested in the formation of a home sharing program. Articles will be provided by the Community Development Department, volunteers, or operators of senior community programs. This will provide a forum for the Community Development Department to publicize housing issues and programs as well as encouraging seniors to participate in activities at the senior center.

PROVISION OF ADEQUATE HOUSING SITES

Holding Capacity

Development capacity within Coronado is very limited on vacant land. Most of the residential development that will occur in the next five years will likely happen as infill development. To facilitate the development of housing, other potential mechanisms have been implemented such as mixed-use regulations.

Variety of Housing Types

Coronado will continue to provide for a variety of housing types through the Land Use Element and the Zoning Ordinance. The City's residential districts facilitate the development of single family dwellings, apartments, duplexes, condominiums, and special care residences. The R-SCD zone has flexible standards to promote a wider range of housing opportunities.

Annual Progress Report

In compliance with SB 2274, the City of Coronado will prepare an annual report to determine progress toward meeting its share of regional housing need. The report will determine the total net housing units added in the reporting year; the affordability characteristics of units added; and will compare units added to regional share objectives. This report will be prepared by the Community Development Department. The funding source will be the general fund.

REMOVAL OF GOVERNMENT CONSTRAINTS

Fees

Coronado's fees are comparable to, and in many cases, lower than other jurisdictions in San Diego County. However, reduced fees for affordable housing developments would provide some incentive to encourage this type of development. Given the high land costs in Coronado, a variety of strategies must be utilized to stimulate lower cost housing development. Projects should be reviewed by the Community Development Department on a case by case basis. If a project proposal is consistent with the General Plan, conforms to zoning development standards, and contains at least 25% of total units as affordable, a reduction in development fees would be appropriate.

PROMOTE EQUAL HOUSING OPPORTUNITY

Fair Housing Outreach Program

The City will continue to make available a fair housing handbook at City Hall. The Handbook also will be distributed at the library, local real estate offices, and the senior center. The booklet has been prepared by the Heartland Human Relations. The Handbook offers useful information regarding State and Federal fair housing laws; agencies to contact; and referral services.

LOW AND MODERATE INCOME HOUSING FUND

Chapter 1140, Statutes of 1989, amended housing element law to require the housing program of an element to include, by January 1, 1990, a description of the use of moneys in the agency's low- and moderate-income housing fund. During the 1992-1997 time period, the Low and Moderate Income Housing Fund expected to accumulate by 1997 is $3,183,000. This projection is based upon a 5% annual increase in tax increment. However, $300,000 is deducted annually from the fund for bond indebteness. The financial resources are planned to be expended on the Local Rent Subsidy Program, Rental Rehabilitation Program, and New Construction.

TECHNICAL APPENDICES

TECHNICAL APPENDIX A
Housing Funding Sources

CITY OF CORONADO
HOUSING FUNDING SOURCES

HOUSING PRODUCTION					
PROGRAM	OBJECTIVE	CONTACT/ PHONE #	ADDRESS	ELIGIBILITY	DEADLINE
HOME Program	Funds are for multi-family rental housing construction and may be used for rehabilitation			Property owners and prospective owners	Open-ended
Neighborhood Development Demonstration Program	Dev., rehab., or manage housing stock	Regina Espenshade (202)708-2186	Office of Technical Assistance, HUD 451 7th St. Washington, D.C. 20410	Private nonprofit neighborhood development organizations	May 15, 1991
Public Housing Development/Major Reconstruction of Obsolete Public Housing	Funds for development of public housing	Janice Rattley (202) 708-1800	Office of Construction, Rehabilitation and Maintenance, HUD 451 7th St. Washington, D.C. 20410	Public housing agencies	May 28, 1991
Section 202: Housing for Handicapped and Seniors	Direct, long-term, low-interest loans to assist in developing and rehabilitating new rental housing for handicapped disabled, or mentally ill	Georgia Miller (213)251-7036	HUD LA Office 1615 W. Olympic Blvd. LA, CA 90015	Local gov't agencies and nonprofit corps.	June 13, 1991
California Rental Housing Construction Program	Fund for development of new, affordable rental housing: 30yr, 0 - 3% deferred-interest loans	Russ Schmunk (916)327-2869	RHCP HCD 921 10th St. Sacramento, CA 95814	Nonprofit corps., local gov't agencies, and individuals	April 1, 1991
California Homeownership Assistance Program	To assist low- and medium-income families to achieve homeownership	Janet Marzolf (916)445-0110	Homeownership Loan Unit, HCD Sacramento, CA 95814	Local governments, Indian reservation, and nonprofit corp.	August 30, 1991
California Self-Help Housing Program	Assist low-and moderate income families to build and rehabilitate their home with their own labor	Christine Webb-Curtis (916)445-0110	Homeownership Loan Unit, HCD Sacramento, CA 95814	Local government agencies and nonprofit corporations	No Deadline
Permanent Housing for the Handicapped Homeless	To provide housing for disabled homeless: grants of up to 50% of total project costs	Peg Taylor (916)445-6501	PHHH HCD 1800 3rd St. Sacramento, CA 95814	Private nonprofit organs. and public housing agencies	April - May 1992

HOUSING PRESERVATION AND REHABILITATION

PROGRAM	OBJECTIVE	CONTACT/ PHONE #	ADDRESS	ELIGIBILITY	DEADLINE
California Energy Conservation Rehabilitation Program	To assist energy conservation rehab. of owner/renter farmworker housing and rental housing occupied elderly or handicapped	Allison Branscombe (916)327-2896	CECRP HCD 1800 3rd St. Sacramento, CA 95814	For-and nonprofit organs. and local gov't agencies	No more funds available
California Housing Rehabilitation Program - Owner-Occupied	Authorized by Proposition 77; low-interest, long-term loans for rehab. of substandard housing	Victor Rea (916)327-2856	HCD P.O. Box 952054 1800 3rd St. Sacramento, CA 94252	Local public entities and non-profit corps.	Until funds available
Mobilehome Park Residence Ownership Program	To assist low-income residents to purchase mobilehome parks	Janet Marzolf (916)445-0110	Homeownership Loan Unit, HCD Sacramento, CA 95814	Co-applicants formed by mobilehome park residents and a local gov't agencies	Oct. 11, 1991
California Natural Disaster Assistance Program for Owner Occupants	To provide for the unmet housing rehab. needs of single-family homeowners who are damaged by natural disaster	Vincente Rueias (916)327-3594 1-800-552-5479	CALDAP-O HCD 1800 3rd St. Sacramento, CA 95814	Owner-occupants of SFHs, mobilehomes, condos, townhouses, cooperatives, half-plexes, and duplexes.	Dec. 1, 1991
California Housing Rehabilitation Program - Rental Occupied	Preservation and rehab. of unreinforced masonary multi-family units to withstand earthquakes and of low-income rental housing to comply with building codes	Steve Mabe (916)445-6501	CHRP-R HCD 1800 3rd St. Sacramento, Ca 95814	Local gov't agencies, for- and nonprofit organs. and individuals	Pending

PROGRAM	OBJECTIVE	CONTACT/ PHONE #	ADDRESS	ELIGIBILITY	DEADLINE
Family Housing Demonstration Program	Development of new affordable rental or cooperative housing that provides on-site support services for low-income families	Cindy Cavanaugh (916)327-2864	FHDP HCD 1800 3rd St. Sacramento, CA 95814	Local gov't agencies & nonprofit organizations	No deadline Not available yet
Predevelopment Loan Program (Urban & Rural)	To provide predevelopment capital for starting low-income housing projects	Raymond Bulford (916)445-0877	PLP HCD 1800 3rd St. Sacramento, CA 95814	Local gov't agencies & nonprofit organizations	Monthly: Every 4th Friday
Farmworker Housing Grant Program	To provide owner-occupied and rental units for low-income agricultural workers	Allison Branscombe (916)324-0695	FWHG HCD 1800 3rd St. Sacramento, CA 95814	Local gov't agencies, nonprofit corporations, and federally recognized Indian tribes	New deadline when available
Mortgage Revenue Bond Program	A tax exempt mortgage revenue bond financing program, under which private developers agree to set aside as affordable a percentage of their units in exchange for below-market rate financing				

EMERGENCY & TRANSITIONAL SERVICES

PROGRAM	OBJECTIVE	CONTACT/ PHONE #	ADDRESS	ELIGIBILITY	DEADLINE
Transitional Housing Demonstration Program	Capital funding for acquisition, rehabilitation, and debt retirement of a structure for use as transitional housing	Herbert Roberts (213)251-7235	Community Planning & Development Division 1615 W. Olympic Blvd. LA, CA 90015	To non-profits Max. $400,000	May 31, 1991
Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)	Funding to purchase, lease, renovate, operate or convert facilities to assist homeless; and to provide supportive services	Herbert Roberts (213)251-7235	Community Planning & Development Division 1615 W. Olympic Blvd. LA, CA 90015	Agencies approved for ESGP or SHDP	60 days from the issue date
FEMA Emergency Food and Shelter Program	Grants for shelter and feeding program: Hot Meals & Groceries, Shelter Per Diem, Cold Weather Program, Shelter Voucher, and Rent Assistance	Gene Boutilier (213)736-1349	Emergency Services Issues United Way, Inc 621 S. Virgil Ave. LA, CA 90005	Local Public agencies and nonprofit organs.	July-Sept. 1991
Mental Health Block Grant	McKinney Homeless Act Funds for renovation, rehab. or conversion of buildings for homeless shelters	Frances Grifith (213)738-4971	Dept. Mental Health County of LA 505 S. Virgil St. 2nd Fl. LA, CA 90020	Local Service Providers	It will be converted into the New Path Program in 1992
Permanent Housing Program for the Handicapped Homeless	HUD McKinney assistance to develop permanent housing for mentally disabled homeless	Peg Taylor (916)327-2890	HCD 1800 3rd St. MS 390-5B1 Sacramento, CA 95814	Non-Profit organs. Eligible projects include Group homes, apts., condos., and cooperatives	April 5, 1991
Transitional Living Program for Homeless Youth	To develop transitional living projects for homeless youth to help them make the transition to self-sufficient living	Pamela Johnson (202)245-0043	Family and Youth Services Bureau P.O. Box 1182 Washington, D.C. 20013	States, territories, local gov'ts, Indian tribes, and private nonprofit organizations	May 28, 1991

PROGRAM	OBJECTIVE	CONTACT/ PHONE #	ADDRESS	ELIGIBILITY	DEADLINE
California Natural Disaster Assistance Program for Rental Properties	To provide for the unmet housing rehab. needs of owners of rental housing units damaged by natural disaster	Mary Lennarz (916)327-3594 1-800-552-5479	Calldap-R HCD 1800 3rd St. sacramento, Ca 95814	Rental properties damaged by natural disaster	Dec. 1,1991
PLP Natural Disaster Component	To provide predevelopment capital for reconstruction or rehab. of subsidized rental or homeowner housing damaged by natural disaster	Denise Boswell Ray Bulford (916)324-0695	PLP HCD Sacramento, CA 95814	Local gov't agencies and nonprofit corp.	No deadline No fund available at this time

SUPPORT SERVICES

PROGRAM	OBJECTIVE	CONTACT/ PHONE #	ADDRESS	ELIGIBILITY	DEADLINE
Adult Education for the Homeless	Amended to implement statutory change in McKinney Act of 1990	Paul Geib (202) 732-2364	HUD 451 7th St. Rm 7228 Washington, D.C. 20410		Effective: 45 days after publication in Federal Register
Community Service Block Grant(CSBG)	Two-year grant for program costs	George Flores (213)738-2699	Community & Senior Citizens Services, County of LA 3175 W. 6th St. LA, CA 90020	Existing Community Action Agency's programs and economic development projects	New application may not be issued until 1992
Homeless Services Program	From CSBG & McKinney Homeless Act Funds; One year grant for the provision of services for homeless	George Flores (213)738-2699	Community and Senior Citizens Services County of LA 3175 W. 6th St. LA, CA 90020		Unknown for 1991
California Indian Assistance Program	Assist tribal organs. to obtain and administer housing, community and economic development project funds	Bill Bruguier (916)445-4727	CIAP HCD Sacramento, CA 95814	Members of the 109 tribal organizations	No deadline
Senior Citizen Shared Housing Program	For nonprofit to assist senior citizens to obtain affordable housing: Technical Assistant Component & the Senior Shared Group Component	Susan Kessler (916)327-3748	SCSHP HCD Sacramento, CA 95814	Local gov't agencies & nonprofit corps.	Until funds available
Housing Assistance Program	To provide affordable rental units for low- and very low-income households	Wendy Dobgin (916)324-7696	HAP HCD 1800 3rd St. Sacramento, CA 95814	Local gov't agencies and nonprofit organs.	June 29, 1991 New deadline not available yet
HOPE for Elderly	To provide rent supplements with		HUD LA Office 1615 W. Olympic Blvd.	Housing Authorities	Pending

PROGRAM	OBJECTIVE	CONTACT/ PHONE #	ADDRESS	ELIGIBILITY	DEADLINE
Emergency Shelter Program	To provide emergency shelter for homeless individuals and families	Rolina Brown (916)445-0845	ESP HCD 921 10th St. Sacramento, CA 95814	Local gov'ts and nonprofit corporations that shelter homeless on an emergency basis	Feb. 14,1991
ESP Natural Disaster Component	To provide emergency shelter for individuals and families made homeless as result of a natural disaster	Rolina Brown (916)327-3652	ESP HCD 921 10th St. Sacramento, CA 95814	Local public entities or nonprofit corporations that provide emergency shelter	Program expired
Federal Emergency Shelter Grant Program	To provide emergency shelter for homeless individuals and families	Rolina Brown (916)445-6000	FESG HCD Sacramento, CA 95814	Local gov't agencies in small communities and nonprofit providers	After new funds are provided
Office of Migrant Services	To provide safe, decent, and affordable temporary housing and support services to migrant families during the peak harvest season	Howard Fish (916)327-3941	Monitoring and Management Unit HCD 1800 3rd St. Sacramento, CA 95814	Local gov't agencies, housing authorities, nonprofit corps, school districts, and health agencies	Not available at this time
Office of Migrant Services - Natural Disaster Component	Operation of State-funded migrant centers needed for an emergency response to natural disaster	Rob Auman (916)322-1562	Monitoring and Management Unit HCD 1800 3rd St. Sacramento, CA 95814	Housing authorities and local gov't agencies administering state-funded migrant centers	Pending
Rental Security Deposit Guarantee Demonstration Program	To assist homeless individuals and families to obtain permanent housing by grant	Rolina Brown (916)445-0845	ESP HCD 921 10th st. Sacramento, CA 95814	Local gov'ts and nonprofit corporations	Pending

TECHNICAL APPENDIX B
Types of Residential Facilities for Seniors

TYPES OF RESIDENTIAL FACILITIES FOR SENIORS

Active Retirement Community

Residential environments and land planning are more typical in nature to conventional production housing forms; however, the development is generally focused around an exterior amenity, (i.e., golf course, community club house, etc.). Housing forms include single family dwellings, townhomes, and other attached housing. Parking and traffic requirements are slightly less than conventional developments. Unit sizes are smaller as residents are down sizing their housing as a result of economics and desire. Consequently, higher densities are required.

Approximate Density (2-3 story): Varies with attached and detached units.
Average Unit Sizes: 900-1,600 s.f. (varies tremendously)
Parking Requirements: 2 per unit
Occupancy: R-1, R-3

Independent Living Units

This category includes senior apartments and attached housing designed around a community atmosphere or community building. Services may include security and emergency call. This category may be included within a CCRC (bottom of p. 4-3). Residents are very active in community activities and independent. Parking requirements are slightly below conventional apartments and condominium developments.

Approximate Density (2-3 story): 50-60 dus per acre
Average Unit Sizes: 700-1,200 s.f.
Parking Requirements: 1.5 per unit
Occupancy: R-1

Congregate Housing

Includes smaller apartments with kitchens with common facilities such as dining, activity centers, and community services. Offered services include meals, security, emergency call monitoring, housekeeping and resident transportation. Unit kitchenettes are more of a marketing feature representing a symbol of continued independence rather than used extensively for home cooking. Meals are provided as part of a service package in a common dining room. Parking requirements are significantly below other multi-family housing projects. No health care is provided; however, wellness programs may be offered.

Approximate Density (2-3 story): 50-75 dus per acre
Average Unit Sizes: Studio, 1-Bedroom and 2-Bedroom Units, 400-1,100 s.f.
Parking Requirements: .4 per unit
Occupancy: R-1

Source: Kenneth J. Rohde, AIA, Irwin Architectural Partnership, "Forging New Partnerships for Senior Housing", Senior Housing Council Seminar, (November 12, 1991).

Residential Care Facility for the Elderly (RCFE)

Also referred to as assisted living, personal care, and board and care facilities. This is a licensed facility by the California State Department of Social Services and plan checked by local building departments. DSS requires local fire department clearances of the facility prior to issuance of license. Typical residents include the frail elderly requiring assistance with one or more activities of daily living, (e.g., bathing, dressing, eating, toileting, and walking). Residents may be non-ambulatory and/or have early conditions of dementia. Other services include food service, housekeeping, transportation, community activities, security and emergency call monitoring. Nursing services are not provided; however, a health professional may be on staff. Residents may utilize appliances to assist in walking and non-ambulatory persons may reside in specified floors based upon building type. Parking and traffic requirements are significantly lower than other housing forms. Most residents do not have cars. Higher densities are common due to small unit sizes, housing market, and economic conditions. Small kitchenettes are often provided as a symbol of resident independence. A meal service package is generally mandatory.

Approximate Density (2-3 story): 60-100 dus per acre
Average Unit Sizes: Predominantly Studios, 300-500 s.f.; 1-Bedroom, 450-750 s.f.,; Limited 2-Bedrooms, 900-1,000 s.f.; Median Size is 425 s.f.
Parking Requirements: .3 per unit
Occupancy: Currently I-1 (non-bedridden) and I-2; however, will change to R-2 in next edition of the California Building Code.

Skilled Nursing Facility (SNF)

A health care facility licensed and plan checked by the Office of State Health Planning and Development (OSHPD) for extremely frail, cognitively impaired, and/or residents needing long-term health care services. Also known as a convalescent hospital or nursing home. Acute care health services are not provided. Parking and traffic requirements are for staff only.

Approximate Density (2-3 story): N/A
Average Resident Room Sizes: 175 s.f. per bed
Parking Requirements: .3 per bed
Occupancy: I-1

Continuing Care Retirement Community (CCRC)

A complex of several of the above described levels of care for residents as they experience normal aging processes. Each care facility may be independent or be part of a complex licensed by the California State Department of Social Services in which there are contractual and financial obligations to care for resident's continuing long-term health care needs (Life Care). Parking and traffic requirements are significantly below other housing forms. Densities are higher.

Approximate Density (2-3 story): Varies with mix of levels of care. Approximately 50-60 dus per acre.
Average Unit Size: See classifications above.
Approximate Parking Requirements: .3-.5 per unit depending upon amount of independent living units.
Occupancy: R-1, I-1 and I-2 for non-life care communities, I-1 and I-2 for licensed life care facilities (all levels of care).